



MSUNDUZI MUNICIPALITY

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## **CO-OPERATIVE DEVELOPMENT STRATEGY**

Final Development Strategy

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# MSUNDUZI MUNICIPALITY

## CO-OPERATIVE DEVELOPMENT STRATEGY

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# 1. INTRODUCTION

## 1.1. BACKGROUND

The concept and philosophy of co-operatives is deeply embedded in the traditional culture of many human societies, especially within African communities. There are many examples where members of communities work together in turns for mutual self-help to improve the socio-economic welfare of each other and the community. Modern economic and social structures may have weakened this co-operative social fabric but it is an important foundation upon which the concept and philosophy of modern co-operatives as economic enterprises can be successfully built and sustained.

The democratic Government of the Republic of South Africa has put in place many development programs to address the urgent need to eradicate poverty in a sustainable manner through support to development of enterprises that create employment, increase household incomes, mobilize savings, and improve the welfare of the people. These include, but are not limited to, small, medium and micro-enterprises (SMMEs), Broad-Based Black Economic Empowerment (BBBEE), and co-operatives.

In KZN Co-operatives Development Programme started in February 2005 and has since attracted more than 60 000 individuals, who constitute approximately six thousand co-operatives. The program is also receiving support from government departments, municipalities and the private sector by awarding contracts to some co-operatives using their affirmative procurement policies and social responsibility/investment programmes. The previously disadvantaged communities now own co-operative businesses and are being enabled through the programme to participate in the mainstream economy of the province.

Further, a draft KZN co-op strategy has been developed to assist in the provision of support for co-operative development in the province. The overall aim of the draft strategy is to adopt a regulatory approach in the KZN Province, wherein all stakeholders can add value and support the development of social enterprises in the form of co-operatives. Worth noting is that the draft strategy attributes the coordination of all co-operative activities and value chain in the province to provincial Department of Economic Development and Tourism while the implementation of all programmes is devolved to the local governments through the formulation of their own strategies and implementation mechanisms.

## 1.2. OVERALL OBJECTIVE OF THE STUDY

The overall objective is to compile and complete a Co-op Strategy that will highlight areas that the Municipality need to concentrate on to ensure that it creates an enabling environment for the local co-operatives within Msunduzi Local Municipality to thrive. Further the co-op strategy needs to act as a catalyst that shall drive and propel economic development, spatially guide investment and essentially become a development guide for the entire municipality. Specifically, the focus will be on the development of a feasible implementation plan. Specific objectives are to:

- To promote equality of co-operatives within the Municipality;
- To assist co-operatives to participate in programmes aimed at improving their productivity;
- To contribute to sustainability of co-operatives;
- To contribute to sustainable development of co-operative members' communities;
- To enable the Municipality to develop the co-operatives working within its area of jurisdiction.

The overall outcome will enable the Municipality to implement developmental programmes intended to promote economic empowerment and entrepreneurship to the indigent people.

## 1.3. SCOPE OF THE STUDY

The scope of the assignment as per the terms of reference include the following:

- The preparation of the strategy will focus on the development needs of the cooperative and identify opportunities within the economy of the Municipality, looking both externally at the broader economic situation of the region, as well as internally at its procurement processes.
- The consultant will undertake the following tasks:
  - Capture a Cooperative development vision for the Msunduzi Municipality in consultation with key stakeholder organisations.
  - Provide an analysis of the Cooperative environment, including strengths, weaknesses, opportunities and threats within the economy in general and municipality in particular. An analysis of present cooperatives, including successes and failures, should be undertaken.

- Review the key economic sectors in the municipality and analyse the potential development opportunities in each sector that cooperatives could benefit from, and the most recent trends.
- Analyse the latest Provincial Growth and Development Plan, the Municipal IDP, and the LED strategy together with the various plans of other national and provincial government departments in respect of promotion of cooperative growth and development, to identify possible opportunities.
- Undertake structured consultations with stakeholder groups to develop key strategies and priority interventions, with the aim of promoting new cooperatives, supporting their progression to formal small businesses, and enabling cooperatives to expand, diversify and develop a profile beyond the Municipal boundaries. Identification of training needs, and the specific kind of training and development needed for them to progress to self-sustaining small businesses, should be included.
- Make recommendations on the creation of an enabling environment which is conducive to promoting cooperative development, including both support and the reduction of regulatory and bureaucratic impediments.
- Develop a plan that will transform the projects identified and unpacked in the strategy into programmes that can be implemented within prescribed timeframes and budgets, in order to achieve the targets and objectives set out in the strategy, as well as the realization of the economic vision. More specifically, the consultant is required to:
  - indicate the responsibilities and timeframes for the plan, as well as the resources and budget that would be required.
  - identify priority projects from the plan for short to medium term implementation.
  - Evaluating the potential funding sources which will enable efficient and effective facilitation of the implementation of projects.

#### 1.4. URBAN-ECON'S APPROACH: THE THEORY OF CHANGE OR OUTCOMES APPROACH

The outcomes approach “is designed to ensure that programme and project planners focus on achieving the expected real improvements in the life of all beneficiaries...[it] clarifies what we expect to achieve, how we expect to achieve it and how we will know whether we are achieving it”. The outcomes approach advocates using a logic model which links inputs, activities, outcomes and impacts, which are defined as follows:

Theory of Change Concept	Mapping the Theory of Change to SMME Strategy	Overall Achievement
<b>Impacts</b>	The long-term “developmental result at a societal level that is the logical consequence of achieving specific outcomes	
<b>Outcomes</b>	a changed state of being...They describe the effects, benefits or consequences that occur due to the outputs or programmes, processes or activities. The realisation of the outcome has a time factor and can be in either the medium or long-term	– The overall achievement or impact of Msunduzi
<b>Outputs</b>	These “can be immediate and intermediate... direct products and services generated by the Municipality through processes or activities without specific reference to their ultimate purpose	– The relevance of Msunduzi  – The effectiveness of Msunduzi
<b>Activities</b>	a collection of functions (actions, jobs, tasks) that consume inputs and deliver benefits or impacts	– The efficiency of Msunduzi
<b>Inputs</b>	everything that Msunduzi needed to accomplish co-ops developmental tasks. This could be in terms of finance, human resources, infrastructure etc.	

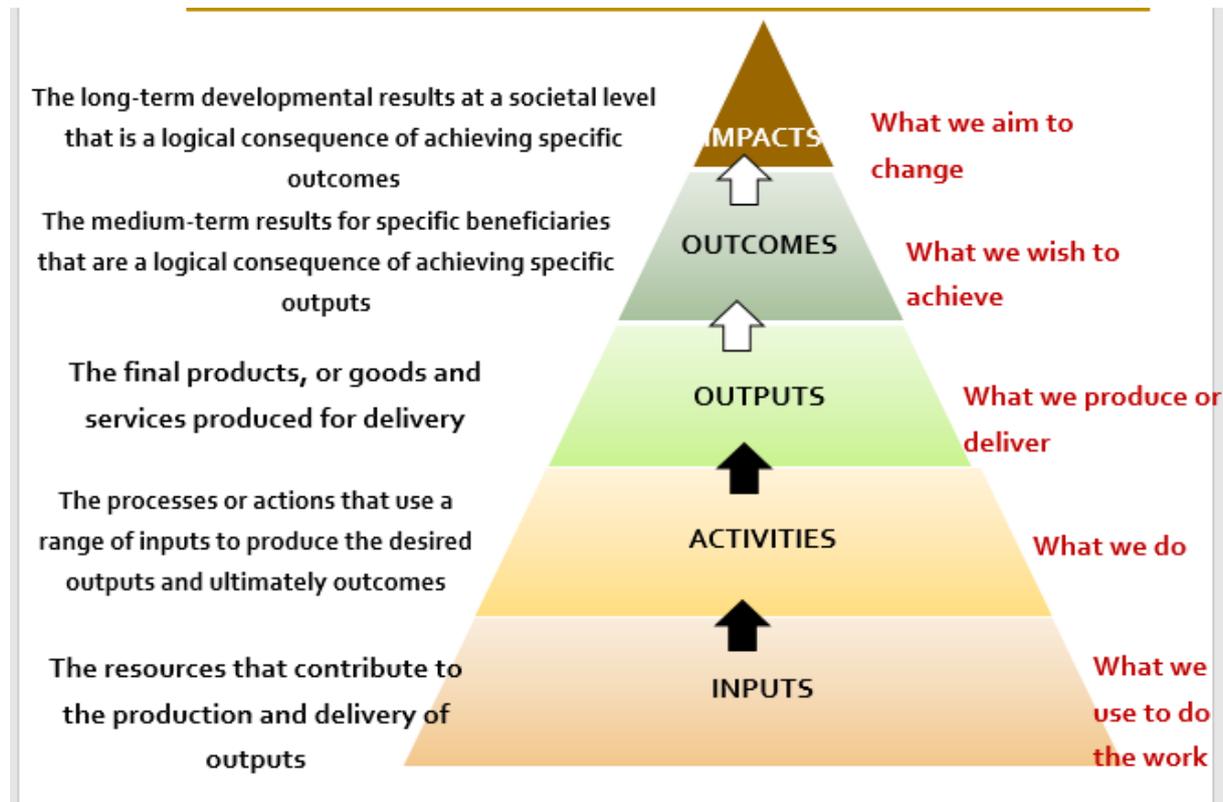
Theory of Change is essentially a comprehensive description and illustration of how and why a desired change is expected to happen in a particular context. It is focused on mapping out or “filling in” what has been described as the “missing middle” between what a programme or change initiative does (its activities or interventions) and how these lead to desired goals being achieved.

This theory will assist in understanding the resources to be invested in co-operative development in Msunduzi; various activities to be undertaken; the current results, the expected results; and the overall impact of the statutory support. In summary, the Theory of change will assist through the following:

- present the efficiency, effectiveness, relevance and impact of the current strategy;

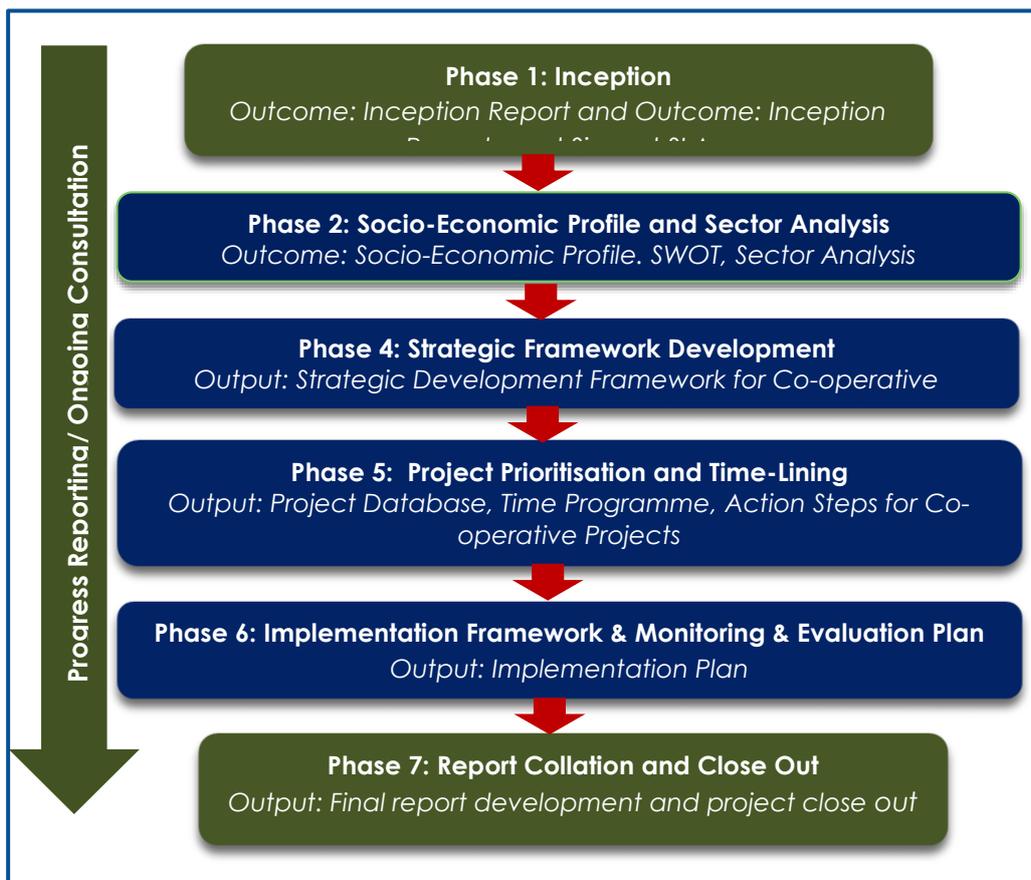
- Identify appropriate strategies that might be considered towards the sustainability and the strengthening of co-operative sector in the Municipality;
- Assisting the Municipality by presenting Smart inputs, attainable activities, measurable outputs, realistic outcomes and achievable impact.

Figure 1 Elements of the Outcomes Approach



### 1.5. METHODOLOGY

The methodology shown below is set out in tabular form and key action steps are unpacked into more detail.



## 1.6. ACTION STEPS

The table below details the sub-steps and activities required in each phase.

PHASE	MSUNDUZI LED STRATEGY REVIEW AND TOURISM PLAN DEVELOPMENT	DELIVERABLE
<b>1. Inception Phase</b>	1.1 Confirmation of the project scope	INCEPTION REPORT
	1.2 Finalisation of work plan	
	1.3 Initial Stakeholder Consultation List Identification	
	1.4 Finalisation of Consultation Plan	
	1.5 Collation of required documentation	
<b>2. Develop Socio-Economic Profile and co-ops analysis</b>	2.1 Review and update socio-economic indicators to date	SOCIO-ECONOMIC PROFILE
	2.2 Review sector performance analysis	
	2.3 Interview / Survey with existing co-operatives	

PHASE	MSUNDUZI LED STRATEGY REVIEW AND TOURISM PLAN DEVELOPMENT	DELIVERABLE
	2.4 Overall economic trends analysis in key sectors: agriculture, industry, trade	
	2.5 Engage with key stakeholders in co-ops and business environment	
	2.6 SWOT Analysis	
<b>3. Strategy Development</b>	3.1 Undertake realistic scenario planning with Key Stakeholders	CO-OP PLAN DRAFT
	3.2 Formulate key intervention areas	
	3.3 Capacity Building Workshop for LED Managers and Officers	
	3.4 Determine desired performance of Structures including: economic indicators, sector performance goals, intervention areas	
	3.5 Identify required programmes to achieve strategic goals as a district	
	3.6 Determine suitable projects aligned to the desired interventions and goals	
	3.7 Develop project prioritisation process that is usable and guides future implementation	
<b>Phase 4: Project Prioritisation and Time-Lining</b>	4.1 Developing of new projects	PROJECT PRIORITISATION AND DECISION MAKING TOOL
	4.2 Confirmation of programmes and projects by PSC	
	4.3 Collective support of the programme /projects by LED Unit	
	4.4 Finalisation of Project Selection	
<b>Phase 5 Implementation Plan</b>	5.1 Identify the key implementing requirements of each project and ascertain critical partnerships needed between municipality and district	IMPLEMENTATION PLAN
	5.2 Identification of time frames and key actions for each economic development opportunity and tied into a specified time programme	
	5.3 Draft a detailed action plan for execution and implementation of programmes and projects	

PHASE	MSUNDUZI LED STRATEY REVIEW AND TOURISM PLAN DEVELOPMENT	DELIVERABLE
	5.4 Determine short, medium and long term implementation tools	
Phase 6: Report Collation and Close-Out	6.1 Finalise Comprehensive co-op strategy draft report	COMPREHENSIVE CO-OP STRATEGY DOCUMENT
	6.2 Circulated for comment to stakeholders	
	6.3 Presentation to Council	
	6.4 Incorporation of Comment and Feedback	
	6.5 Final report development and Close Out Report developed	

## 1.7. REPORT OUTLINE

This report has the following sections:

- The first introductory section deals with the administration part of the document,
- The second section presents the broad understanding of the concept co-operative as well as the policy framework guiding co-operatives in the country; this section shows the co-operative trends in Msunduzi and concludes with a SWOT analysis
- The third section presents the strategic framework developed for co-operatives development in Msunduzi,
- The fifth section presents the implementation framework, and
- The annexure.

## 2. CO-OPERATIVE MACRO-ECONOMIC OUTLOOK

### 2.1. BACKGROUND

The establishment and development of the co-operative movement is a universal global trend. Co-operatives have historically existed in all civilisations in different forms and structures.

Most co-operatives in the world have developed from people's needs for self-reliance through mutual self-help. Stokvels in South Africa are a much quoted case in point. However, most of the formal co-operatives promoted by colonial governments were primarily based on the need for increased production and productivity through the organised collection of raw materials and increased tax income for the colonial power.

In order to re-focus and re-align co-operatives by putting the needs and aspirations of co-operative members first, co-operative reform and reconstruction has been an on-going agenda in developing countries, including South Africa.

Mills and Davies (2013) from the International Co-operative Alliance (ICA) estimate that the co-operative movement brings together over 800 million people around the world. Furthermore, it is estimated that the livelihood of nearly 3 billion people, or half of the world's population, is generated by co-operative enterprises. These enterprises continue to play significant economic and social roles in their communities. Co-operatives provide over 100 million jobs around the world, 20% more than multinational enterprises.

Co-operatives are guided by the internationally accepted definition, values and principles as outlined in the Statement of Co-operative Values, Identity and Principles adopted by the General Assembly of the International Co-operative Alliance (ICA) since it came into existence in 1995.

### 2.2. DEFINITION OF A CO-OPERATIVE

Co-operatives are different from other businesses and are defined in the Co-operatives Act, No. 6 of 2013 as follows:

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise organised and operated on co-operative principles.

### 2.3. VALUES OF A CO-OPERATIVE

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others (Birchall, 2003).

Co-operatives have a deep and distinguished history. During each of the last ten generations of human history, many theorists have made major contributions to co-operative thought, and most of that thought has been concerned with co-operative values. The following main principles of co-operatives are explained.

1. **'Self-Help'** is based on the belief that all people can and should strive to control their own destiny. Co-operators believe that full individual development can take place only in association with others. Individuals also develop through co-operative action by the skills they learn in facilitating the growth of their co-operative. Co-operatives are institutions that foster the continuing education and development of all those involved with them.
2. **'Self-Responsibility'** means that members assume responsibility for their co-operative – for its establishment and its continuing vitality. Members have the responsibility of promoting their co-operative among their families, friends and acquaintances. Members also ensure that their co-operative remains independent.
3. Co-operatives are based on **'equality'** meaning that members, whether an individual or a group, are all equal. It does not depend on the social and economic status of the member.
4. Achieving **'equity'** within a co-operative is continuing, never-ending challenge. It also refers to how members are treated within a co-operative. They should be treated equitably in how they are rewarded for their participation in a co-operative, normally through patronage dividends, allocation to capital reserves in their name, or reduction in charges.
5. **'Solidarity'** ensures that co-operative action is not just a disguised form of limited self-interest. A co-operative is more than an association of members; it is also a collectivity. All members including the employees and the non-members who are closely associated with the co-operative should be treated fairly. This also means that the co-operative has a responsibility for the collective interest of its members. It has historical roots. Co-operators

and co-operatives stand together. Solidarity is the very cause and consequence of **self-help and mutual help** – two of the fundamental concepts at the heart of co-operative philosophy. It is this philosophy, which distinguishes co-operatives from other forms of economic organisations.

6. **Honesty, openness, social responsibility and care for others** are values, which may be found in all kinds of organisations, but they are particularly cogent and undeniable within co-operative enterprise.

## 2.4. PRINCIPLES OF A CO-OPERATIVE

There are seven co-operative principles by which co-operatives put their values into practice. The principles that form the heart of co-operatives are not independent of each other. They are subtly linked and when one is ignored, all are diminished. Co-operatives should not be judged exclusively on the basis of any one principle, rather they should be evaluated on how well they adhere to the principles as an entirety. The first three principles essentially address the internal dynamics typical of any co-operative while the last four affect both the internal operations and the external relationships of co-operatives (Mills et al., 2013).

### **1<sup>st</sup> Principle: Voluntary and Open Membership**

Co-operatives are voluntary organisations and are open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

### **2<sup>nd</sup> Principle: Democratic Member Control**

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are organised in a democratic manner.

### **3<sup>rd</sup> Principle: Member Economic Participation**

The goal of a co-operative is to provide services to its members at affordable prices, or to create work for its members. The needs of members come first. The members of a service co-operative may want to market their products at a good price, they may want to buy goods at a bargain, or they may want to be able to get a loan at a reasonable interest rate.

Any service provided by a co-operative must be provided mainly to its members. For example, a farmers' marketing co-operative should market crops or livestock produced by its members, and not by persons outside the co-operative. The sewing machines that belong to a sewing co-operative should be mainly for the use of its members, not for the people outside the co-operative.

Members contribute to the "capital" of their co-operative and control the economic affairs of the co-operative in a democratic way. Capital is the money and equipment the co-operative uses to carry out its goals. Co-operatives can get capital from money paid for shares issued to members, membership fees, grants, donations, loans and surplus money left over from previous years of operation.

Some (and possibly all) of the capital the co-operative uses actually belongs to the members, usually in the form of shares and bonus shares. Each member invests some money and receives an equivalent value of shares in return. The shares show that the member owns some of assets (the money and property) of the co-operative. Any other capital the co-operative uses belongs to co-operative as a whole.

A shareholder in a company buys shares in the hope of making profit. A member of a co-operative joins the co-operative and contributes to its capital because the co-operative will provide a benefit to its members.

If the co-operative has money left over after it has paid all its debts and taxes and provided the planned benefits to its members, this is called a surplus. Normally the surplus is used to develop the co-operative. For example, a co-operative usually plans to have some surplus which it can use to expand and develop its business or the services it offers to its members.

If however, there is an extra unplanned surplus, it means that (in a worker co-operative) the wages could have been higher or (in a service co-operative) the price of fees or commissions charged for the service were too high. In this case, the surplus can be returned to the members, or used to support other activities approved by the members.

Any surplus that is returned to the members must be shared in proportion to the contribution each member made to the surplus. A grocery co-operative, for example, might return a portion to the value of the purchases made by each of them during the year.

#### **4<sup>th</sup> Principle: Autonomy and Independence**

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

#### **5<sup>th</sup> Principle: Education, Training and Information**

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public—particularly young people and opinion leaders—about the nature and benefits of co-operation.

#### **6<sup>th</sup> Principle: Co-operation among Co-operatives**

Co-operatives serve their members most effectively and strengthen the co-operative business by working together through local, national, regional, and international structures.

#### **7<sup>th</sup> Principle: Concern for Community**

While focusing on member needs, co-operatives work for the sustainable development of their communities through policies accepted by their members.

### **2.5. DIFFERENCE BETWEEN CO-OPERATIVES AND OTHER BUSINESSES**

Co-operative organisations differ from other businesses in three key ways:

#### **A Different Purpose**

Co-operatives have to meet the common needs of their members, whereas most investor-owned businesses exist to maximise profit for shareholders.

#### **A Different Control Structure**

Co-operatives use a system of one-member/one-vote, not one-vote-per-share. This helps them to serve common interests and to ensure that people, not capital, control the organisation.

#### **A Different Allocation of Surplus System**

Co-operatives share surplus among their member-owners on the basis of how much they use the organisation, not on how many shares they hold.

Values, principles, ethics and business competence constitute the co-operative advantage for members and for the communities in which they operate. Co-operatives put people first. They are member-owned; they are controlled under democratic principles; and they are competitive enterprises which are at least as efficient in their business operations and use of capital as others in the market place.

## 2.6. FORMS OF CO-OPERATIVES

Three basic forms of co-operatives are prescribed by the Co-operative Act 6 of 2013 which is currently under review. This includes primary co-operatives, secondary co-operatives, and tertiary co-operatives.

### **Primary Co-operative**

A primary co-operative is a co-operative formed by a minimum of five natural persons whose aim is to provide employment or services to its members and to facilitate community development.

### **Secondary Co-operative**

A secondary co-operative is a co-operative formed by two or more primary co-operatives mostly operating in the same sector to provide services to its members, and may include juristic persons. The main function of a secondary co-operative is to provide support services to primary co-operatives.

### **Tertiary Co-operative**

A tertiary co-operative is made up of secondary and/or primary co-operatives. The main aims of tertiary co-operatives are also to provide support services to members. Tertiary co-operatives are deemed to be the “apex” body representing different co-operative sectors and primary co-operatives.

## 2.7. TYPES OF CO-OPERATIVES

There are many different types of co-operatives, including the following:

### **Agricultural Co-operatives**

An agricultural co-operative produces, processes or markets agricultural products; it might also supply agricultural inputs and services to its members.

### **Consumer Co-operatives**

A consumer co-operative buys goods/services (for example, groceries) and sells them to its members at a special discount. These co-operatives can also sell to non-members to improve the viability of the enterprise. Only members, however, will benefit from any surplus that the co-operative makes.

### **Marketing and Supply Co-operatives**

These co-operatives supply production inputs to members and market and/or process their members' products. An example is a sewing co-operative that provides fabric and sewing machines to its members, and then markets the items that members sew.

### **Housing Co-operatives**

Housing co-operative can operate as either a primary co-operative or a secondary co-operative.

As a primary co-operative, it would provide housing to its members. As a secondary co-operative, it would provide technical services to primary housing co-operatives.

### **Financial Services Co-operatives**

These are primary co-operatives that provide financial services (such as banking, insurance or loans) to members. In a savings and loan co-operative, for instance, members pool their savings and make loans to each other.

### **Social Co-operatives**

A social co-operative provides social services to members, such as care for the elderly, children and the sick.

### **Burial Society Co-operatives**

These societies provide funeral benefits to members and their dependants, such as funeral insurance

### **Service Co-operatives**

These are co-operatives that solely or primarily render services (such as housing, financing, insurance, artificial breeding, electricity, or telephone) as distinguished from handling commodities.

### **Workers' Co-operatives**

A worker co-operative provides employment to its members by running enterprises in which workers are both employees and decision-makers.

## 2.8. CO-OPERATIVES' CONSTRAINTS

- The first and most crucial challenge for co-operatives is to engage in a patient and painstaking process of movement building from below. This means that all co-operators, as well as government, need to appreciate that co-operatives by definition have an ethical basis grounded in the idea of self and collective empowerment. It is an empowerment tradition of learning from experience and practice that would also have to be passed on to generations (Birchall, 2003).

All seven principles that define the identity of co-operatives, encapsulate the essence of this ethical practice and this has to be expressed concretely in day-to-day co-operative activities and struggles. For example, the principle of 'democratic member control' means leadership. Women and men have to be accountable to members of a co-operative for their decisions. This means if accountability can be entrenched at a grass roots level it makes it easier to ensure that leadership of the co-operative business at higher levels is also accountable.

- Second, rebuilding the co-operatives also means ensuring financial sustainability comes from within co-operatives. If co-operative members are not able to pay their membership fees in a primary co-operative then this does not serve as a solid foundation on which to build the co-operatives. The co-operative movement has to be anchored in its own capacity to finance its existence. This would to a large extent ensure its independence.
- Co-operatives have the all the inherent weaknesses of democratic organisations. The manager must always remember that he is responsible to a membership group, and this may put a brake on the initiative and flexibility he can use in operating the co-operative. He may be at a real disadvantage in competition with a commercial business whose manager is concerned primarily with making a profit and who has a relatively free hand or can consult the owner quickly and frequently.

- Management is tough, democratic management is tougher. Management of an enterprise involves a complex range of skills. As soon as an enterprise involves the collective management of resources, the complexity of management escalates exponentially, along with the need for transparency. There are groups of workers who are able to master these complexities, and succeed as a collective group enterprise. But many unemployed people facing the challenge of self-employment have little or no prior work experience, let alone business management experience. Financial literacy levels and even basic numeracy skills are often low.
- To optimise productivity, in order to compete with other producers on price, collective production also generally requires some degree of division of labour, and some differentiation of skills – and hence of wages. But many co-operatives start with an assumption that equal pay for equal work means equal pay. Those co-operative members who have more skills, who work more efficiently or whose work is of a higher quality may start to feel that it is unfair that they are paid the same as people who don't. If those who are seen to contribute less are paid the same, it causes tension. In addition, the co-operative depends strongly on members with skills, yet the value of such skills is rarely reflected in differentiated pay rates.
- Sometimes co-operative businesses show an unwillingness to pay the kind of salary needed to attract and hold competent managers and other employees. Consequently, managers and good workers are often drawn to higher-paid jobs in commercial businesses.
- Another weakness of co-operation is that the majority of members may lose interest in running the organisation and may then let a small group take it over and manage it for their own benefit.
- It is obvious that for a co-operative to survive, the business must be viable. But achieving business viability is a complex challenge in any business – and is that much more complex in the context of a co-operative.
- Most co-operatives and group enterprises are started with and by unemployed people, often with low skills levels, and no prior business experience, in economically marginal areas. And – like all businesses - it is under these circumstances that they have the least chance of success. But for co-operatives and group projects, the problems are often compounded by other factors.
- The most common problem in co-operatives is that they start with an oversupply of labour, relative to their productive base, and relative to the absorption capacity of the markets they are targeting. This arises partly as a result of the social goals that many co-operatives

hope to achieve in response to the pressures of unemployment and the large numbers of people that want to be part of anything that offers hope. But it also arises from the conditionalities imposed by donors and external agencies.

It is at present the norm for many development programmes, including poverty alleviation programmes, Corporate Social Investment programmes, and Local Economic Development initiatives, to make 'group formation' a condition of funding or other support for income generating or enterprise activities. Ten or even twenty members is usually the minimum requirement for example. Yet scant attention is often paid to the impact of this on the viability of the business in its context.

- Most starter businesses target their local market, because they have local knowledge, and because this limits the logistical costs and complexities of marketing. But for many co-operatives, such local markets are poor. In rural areas, they are highly dispersed and they buy a limited range of products which are mostly mass-produced in the core economy, with low unit mark-ups. While the target market may be poor, it is highly brand and price sensitive and it is therefore difficult for local producers to compete with such products. And while urban markets may seem to hold out the promise of greater volumes, competition levels for price and quality are that much higher in urban centres (Birchall, 2003).

## 2.9. BEST CASE EXAMPLES OF COOPERATIVES <sup>1</sup>

The cases presented here illustrate the relationship between the co-operatives and poverty reduction. The examples used come from both developed and developing world and are selected to best illustrate how co-operatives alleviate poverty.

### 2.9.1 Canada

The model that Canada has adopted for cooperatives development involves a strong partnership between the state and the cooperatives movement. The state provides a highly-enabling environment for vibrant cooperatives to operate, through a legislative framework that promotes strict adherence to international cooperative principles. This has proven to be highly effective and a favourable tax regime for cooperatives. The legislative framework

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<sup>1</sup> The DTI Integrated Strategy on the Development and Promotion of Cooperatives, *Promoting an Integrated Cooperative Sector in South Africa 2012 – 2022*

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covers federal and provincial levels, with alignment to federal and provincial programmes, and the effective co-ordination thereof. Co-ordination is managed via the Cooperative Secretariat – an intergovernmental forum for all departments that have legislation, policies and strategies for cooperatives.

The Canadian model targets the entire value chain of cooperatives, including credit unions (over US\$200 billion in assets; agricultural (\$9,6 billion turnover in 2003), consumer (\$7,3 billion in assets), housing cooperatives (\$5,7 billion in assets), insurance (over \$16 billion in assets), and worker cooperatives (\$343 million in assets). While all the sectors are performing well, on average, the most successful co-operative sector is that of the credit union. The least-performing is that of the worker sector. The sectors were established via initial government support and are now totally self-reliant, except for the housing and the worker sectors. In the housing sector, government still subsidises levies for low-income families and in the worker sector, the government partners with the cooperatives movement to provide funding for the establishment of new worker cooperatives and expansion of existing ones. Success factors in this regard include the following:

- Effective coordination among government departments;
- Strong partnership with the cooperatives movement;
- Formation of secondary cooperatives for each sector, to drive their development;
- Formation of cooperative study centres at universities, to provide education and training; and
- Conduct research and perform comparative studies on cooperatives.

## 2.9.2 Dairy Cooperatives in Bangladesh<sup>2</sup>

### Background

Bangladesh is a country of small farmers, who are mostly living on or below the poverty line, and who are subject to the risk of flooding by the rivers and deltas that punctuate the country's low-lying but fertile flood plains. One way to increase incomes is to diversify into different farm products, especially those that can bring in a regular cash income. Dairying is ideal in these respects, because it provides a daily product that can find a ready market both for milk and other milk-derived products such as cheese and yoghurt. The initial investment in livestock is high and a system of veterinary services to maintain it is necessary.

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<sup>2</sup> Sourced from: Rediscovering the Cooperative Advantage: Poverty reduction through self-help, by Johnston Birchall, Cooperative Branch, International Labour Office, Geneva 2003

There is the added advantage, crucial in a situation of absolute poverty, that the farmers' families can also consume the milk, thereby contributing to the health of their children. Milk does have some disadvantages, though. It is perishable and difficult to transport. There needs to be some means of collecting small amounts from large numbers of farms daily, and distributing it effectively to urban areas, so distribution costs can be expensive. To overcome these disadvantages, private dealers often invest in dairies and convert part of the product to less perishable commodities that also have added value. This puts them in a position of monopoly from which they can exploit the farmers. When the distributors are able not just to fix prices but also to lend money at high rates of interest to see farmers through the bad times, or to pay for farm inputs, then the situation becomes desperate. Only cooperation by farmers in dairy cooperatives, or a system of state-owned dairies and marketing boards with guaranteed prices, can enable them to break out of the poverty trap.

### **Bulk provision of services**

In Bangladesh, shortly after independence in 1974 the government set up the Bangladesh Cooperative Milk Producers' Union, as part of its Cooperative Dairy Development Programme, with financial and technical help from United Nations Development Programme (UNDP) and Food and Agriculture Organisation (FAO), and grants in kind from the Danish International Development Agency (DANIDA). The long-term policy objective was to raise the subsidiary agricultural income of small and poor farmers in relatively remote rural areas, to strengthen support services for livestock development and to ensure the supply of hygienic milk to urban populations.

Known by its brand name 'Milk Vita', the cooperative provided services for milk production, collection, processing and distribution, and a comprehensive range of technical support services, from institutional development of cooperatives and credit schemes at community level to organising milk distribution in urban centres. In other words, Milk Vita broke the buyers' Bangladesh. It became Bangladesh's leading supplier of fresh milk and dairy products such as butter and yoghurt to the capital city, Dhaka. While at both ends of the production chain – farming and urban milk distribution – it set up cooperatives, the company itself was run by civil servants accountable not to the farmers but to government. The dumping of imported powdered milk also affected the market adversely. Milk Vita was only just breaking even and, when provision for depreciation and loan interest was made, was actually making a loss and in constant need of subsidy.

## **Training and commitment**

In 1991 the government withdrew, leaving the Union to be run by an independent board of directors, elected mainly by the 390 village primary milk cooperative societies, and by a newly appointed group of professional managers. The transition to a genuine farmer-owned cooperative was a difficult one, but it was made easier by an ongoing commitment to management training and technical help with animal health, processing and marketing from the FAO, with continued funding from DANIDA. Soon

Milk Vita was in profit. A move to a more commercial business approach helped, along with a higher throughput of milk and a steep decline in the import of powdered milk. From a modest start with a membership of only 4,300 very poor, landless households, it has become a 'successful commercial dairy enterprise'.

## **Poverty reduction**

In 1998, 40,000 farmer members earned a total of US\$9.3m from sale of 30 million litres of milk. In 2000, dividends paid to producers totalled US\$1.5m. Milk Vita is planning to expand into four new areas of Bangladesh where traditional small-scale milk production still prevails. The evidence for poverty reduction is compelling. Farmers' earnings have increased ten-fold, lifting the household earnings of around 300,000 people (including family members) to well above the poverty line. The returns from farming are reliable and constant.

Furthermore, in many households the income from milk production is managed by the women, and so has a direct impact on food security and nutrition. Savings generated from the milk sales help to cushion households against flooding, and 2,200 employment opportunities have been created in the urban areas from milk distribution (1,200 employees of the primary cooperatives, 300 city milkshaw pullers, and 700 employees of the five dairy plants and the head office). In addition, urban consumers benefit from safe, pasteurized milk products.

However, there are people who are even poorer than the farmer members of Milk Vita. Landless tribal people who were living on the equivalent of twenty US cents a day were not benefiting from the dairy cooperative system. The Grameen Fisheries and Livestock Foundation, sister organisation to the Grameen Bank, began by helping these landless people to gain an income through fish farming. Then, helped by a US\$3 million grant from the UNDP and technical assistance from the FAO, it began to train user groups and created veterinary and breeding services based on the Milk Vita model. Now almost 4,000 villagers have begun to earn an income from keeping cows. They are organised into 880 groups that received

micro-credit loans to buy livestock. This demonstrates that, with the right kind of technical support, even the poorest rural communities can benefit from agricultural cooperation.

### 2.9.3 Kenya<sup>3</sup>

Cooperatives are one of the pillars supporting Kenya's economic growth since independence. In 2007 the cooperatives mobilized 31 % of the national savings. The following figures show the significant involvement of cooperatives in Kenya's economy:

- The turnover of the cooperative sector rose from Kshs. 10.9 billion to 30 billion.
- 63 % of Kenyans derive their livelihoods directly/indirectly from cooperative based activities.
- 250 000 people are directly employed by cooperative based institutions.
- 38 % of agriculture-based cooperative societies were dealing with coffee, dairy, pyrethrum and cereals in December 2006.

As an integral part of the Government strategy of wealth creation and poverty reduction, cooperatives activity cut across all the sectors of the national economy that include agriculture, finance, housing, transport, building and construction, manufacturing and distribution trade. Cooperative activities concern mainly the financial sector (44 %) and the agricultural sector (38 %).

The cooperative movement is well structured with more than 11.000 registered Cooperative Societies in 2007. The Kenya National Federation of Cooperatives is the national apex cooperative organization and eight other National cooperative organizations/institutions are bringing together cooperatives per main activity as bank, insurance, college, etc. Cooperatives are gathering at least 7 million members in Kenya.

### 2.9.4 Maletswai Waste & Recycling Co-operative

The Maletswai area near Aliwal North in the Eastern Cape is a poor region with few job prospects. Seventeen unemployed residents of Maletswai decided that recycling waste could help them put food on the table – and the Maletswai Waste and Recycling Co-operative was

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<sup>3</sup>Sourced from: <http://www.ilo.org/public/english/employment/ent/coop/africa/countries/eastafrica/kenya.htm>,

Sourced from: Rediscovering the Cooperative Advantage: Poverty reduction through self-help, by Johnston Birchall, Cooperative Branch, International Labour Office, Geneva 2003

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born. With no business skills and no capital, their prospects might have seemed bleak. But that was before they asked Seda for help.

We developed a business plan for the co-op, referred them to funding institutions – and financial assistance started pouring in: R500 000 from the Department of Social Development, more than R1,7 million from the National Development Agency, and R1,8 million from Buyisa-e-Bag. A final injection of R4.8 million has been approved by the Department of Economic Development and Environmental Affairs (DEDEA).

These funds have been used to secure land and equipment, with the support of both the local and district Municipalities. Buyisa-e-Bag is also planning Buy-Back Centres at Maletswai and four surrounding townships. With the infrastructure largely in place, Seda turned its attention to providing business skills, training the Maletswai Co-op members in Financial Management, Co-operative Governance, Co-operative Principles, Conflict Management, and Health and Safety. As a result of these interventions, all 17 co-op members are employed. The project is fully operational and is separating out metal cans, cardboard, plastic, paper and glass for sale to customers. When the Buy-Back Centres become operational, another eight jobs will be created. It all goes to show that, with the right support, communities can do it for themselves.

#### PHOTO 1 MALETSWAI WASTE AND RECYCLING CO-OPERATIVE



Source: SEDA together unlocking the potential of SMMEs to create jobs

#### 2.9.5 Nqabayensimbi Poultry Co-op

The Nqabayensimbi Poultry co-operative started in 2002 with 30 chickens in a small mud room that was about 18 m<sup>2</sup>. Fakazile is the chairperson of the Nqabayensimbi Poultry Co-operative in Gamalakhe, Port Shepstone. Start-up capital of R50 was provided by each founding co-op member. Ten years later, the co-op has a joining fee of R500 per member and consists of ten

members, all neatly kitted out in orange T-shirts emblazoned with the name and slogan of their business, "Fresh and Good".

Currently their business is based in a single broiler house with three separate rooms capable of housing 600 chicks. Every two weeks the co-op purchases 200 day-old chicks and raises them over a six-week period. Thereafter the chickens are taken to market and sold live. It is a simple business principle based on supply and demand, and demand is high. The Nqabayensimbi Poultry co-operative has expanded the business and has recently completed a second broiler house that can house 800 birds.

Chickens are big business in Africa and as a micro enterprise a poultry co-operative is ideally suited to support income generation and job creation. The Old Mutual Foundation invested R200 000 into the Nqabayensimbi Poultry Co-operative in a joint venture with Ezemvelo KZN Wildlife, towards the construction of a second broiler house.

Photo 2 Nqabayensimbi Poultry co-operative



Source: <http://dogreatthings.co.za/foundation/enterprise/nqabayensimbi-poultry-co-op/>

## 2.10. SYNOPSIS

This sub-section started by presenting the broad understanding of the co-operative sector. The co-operative definition was provided; its principles, forms and types also were presented; the roles and advantages of co-operatives in the economy were presented; and the difference between co-operative and other business were presented. In addition, some international and local best co-operative experiences were also presented. However, the following key remarks need to be particularly highlighted:

- In its most basic form co-operatives refer to an autonomous association of persons united voluntarily to meet their common economic and social needs and aspirations through a jointly owned and democratically controlled enterprise organised and operated on co-operative principles;
- Compared to other small medium and micro enterprises, co-operative organisations differ in three key ways, a different purpose, a different control structure and a different allocation of surplus system;
- Further, from the best cases examples presented above, co-operatives have range of roles to contribute to development and poverty alleviation including:
  - The provision of bulk services to members and communities
  - The provision of training and capacity building
  - The provision of job opportunities
  - The provision of finance and financial services to the members and communities
  - The poverty reduction

### 3. CO-OPERATIVES POLICY FRAMEWORK

#### 3.1. INTERNATIONAL CO-OPERATIVE ALLIANCE BLUEPRINT FOR A CO-OPERATIVE DECADE JANUARY 2013

The International Cooperative Alliance (ICA) estimates that the cooperative movement brings together over 800 million people around the world. The intention of the General Assembly is that the United Nations International Year of Co-operatives marks the beginning of a world-wide campaign to take the co-operative way of doing business to a new level. The ambitious plan in this Blueprint - the "2020 Vision" - is for the co-operative form of business by 2020 to become:

- The acknowledged leader in economic, social and environmental sustainability
- The model preferred by people
- The fastest growing form of enterprise

The 2020 Vision seeks to build on the achievements of the International Year of Co-operatives and the resilience demonstrated by the co-operative movement since the great financial collapse.

Summary of the Blueprint strategy:

- Elevate participation within membership and governance to a new level
- Position co-operatives as builders of sustainability
- Build the co-operative message and secure the co-operative identity
- Ensure supportive legal frameworks for co-operative growth
- Secure reliable co-operative capital while guaranteeing member control

Co-operatives are better because they give individuals **participation** through ownership, which makes them inherently more engaging, more productive, and both more useful and more relevant in the contemporary world. The aim is to elevate participation within membership and governance to a new level.

Co-operatives are better because their business model creates greater economic, social and environmental **sustainability**.

Co-operatives are better because they are a business model that puts people at the heart of economic decision-making and bring a greater sense of fair play to the global economy. The objective is to develop our external **identity**.

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Co-operatives in every jurisdiction sit within a **legal framework**. This framework plays a critical role for the viability and existence of co-operatives. The Blueprint seeks to ensure supportive legal frameworks for co-operative growth.

Co-operatives need access to **capital** if they are to be established, grow and flourish. The aim is to secure reliable co-operative capital while guaranteeing member control.

### 3.2. NATIONAL COOPERATIVE DEVELOPMENT STRATEGY 2012-2022

The Strategy is evidence of government's continued commitment to the promotion of cooperatives over the next ten years, i.e. 2012 – 2022. It sets out an implementation framework for the Co-operatives Development Policy of 2004 and the Co-operatives Act, No. 14 of 2005, as amended. It also ensures that government, through the utilisation of various partnership models, engages in joint initiatives with all relevant stakeholders, in an effort to holistically promote strong, viable, self-reliant, autonomous and self-sustaining the co-operatives movement in the country. The strategy targets both existing and emerging co-operatives, covering the following market segments: survivalist, micro and small to medium co-operatives

Objectives:

- Grow all forms and types of co-operatives and the co-operatives movement, as well as increase its contribution to the country's GDP growth rate, economic transformation and social impact.
- Promote co-operatives as a vehicle to assist in creating decent employment and reducing poverty through income-generating activities;
- Support co-operatives in developing their human resource capacities; understanding co-operative principles and values through the provision of technical, collective entrepreneurship, management and co-operative education and training;
- Strengthen co-operative sustainability, through the provision of access to information, access to markets, business development support services, business infrastructure and institutional finance;
- Increase savings and investment, through the promotion and support cooperative banks and financial services co-operatives;
- Foster co-operation among co-operatives, through supporting the creation of the vertical structure of co-operatives and conducting awareness campaigns;

- Raise the profile of co-operatives as a dynamic and effective business organisation that can be utilised by individuals and communities to empower and uplift their social and economic well-being through awareness campaigns
- Raise the profile of co-operatives as an institution that allows the agglomeration of small-scale economic activities (i.e. consumer co-operatives, co-operative banks, etc.) into massive activities, market linkages (i.e. marketing and supply cooperatives), mobilisation of captive markets (i.e. increase membership that uses the service/product of the co-operative), as well as the enabling of vulnerable groups to compete with big market players, via feasibility studies, market research intelligence and awareness campaigns;
- Aggressively promote closed co-operatives, which constantly attract high levels of membership as captive markets, enabling them to be highly sustainable and have huge potential to contribute towards substantial economic and social impact; and
- Promote co-operatives as an effective vehicle that contributes to the development of rural and peri-urban areas of the economy, as well as improve primarily the economic and social well-being of the following targeted groups: black people, women, the youth and people with disabilities.

### 3.3. NEW GROWTH PATH (NGP)

The new growth path is a broad framework that sets out a vision and identifies key areas where jobs can be created within the South African National Economy. The new growth path is intended to address unemployment, inequality and poverty in a strategy that is principally reliant on creating a significant increase in the number of new jobs in the economy, mainly in the private sector.

The new growth path sets a target of creating five million jobs by 2020. This target is projected to reduce unemployment from 25% to 15%. Critically, this employment target can only be achieved if the social partners and government work together to address key structural challenges in the economy.

The new growth path seeks to place the economy on a production-led trajectory with growth targeted in ten 'jobs drivers'. As a first step, government will focus on unlocking the employment potential in six key sectors and activities. These are:

- Infrastructure, through the massive expansion of transport, energy, water, communications capacity and housing, underpinned by a strong focus on domestic industry to supply the components for the build-programmes;
- The agricultural value chain, with a focus on expanding farm-output and employment and increasing the agri-processing sector;
- The mining value chain, with a particular emphasis on mineral beneficiation as well as on increasing the rate of minerals extraction;
- The green economy, with programmes in green energy, component manufacture and services;
- Manufacturing sectors and;
- Tourism and certain high-level services.

### 3.4. NATIONAL DEVELOPMENT PLAN (NDP)

The recently established National Planning Commission (NPC) has developed the NDP vision for 2030 for South Africa. A *Diagnostic Report* was released in June 2011 and sets out South Africa's achievements and shortcomings since 1994. The central challenges identified are:

- Too few people work;
- The standard of education for most black learners is of poor quality;
- Infrastructure is poorly located, under-maintained and insufficient to foster higher growth;
- Spatial patterns exclude the poor from the fruits of development;
- The economy is overly and unsustainably resource intensive;
- A widespread disease burden is compounded by a failing public health system;
- Public services are uneven and often of poor quality;
- Corruption is widespread;
- South Africa remains a divided society.

The commission believes that of these elements, two are of critical importance – too few people work and the standard of education available to the majority is poor. In reaction to these fundamental challenges, the NDP 2030 Vision spells out the key development areas which require focus. These are:

- Creating jobs and livelihoods;
- Expanding infrastructure;
- Transition to a low-carbon economy;

- Transform urban and rural spaces;
- Improving education and training;
- Providing quality health care;
- Building a capable state;
- Fighting corruption and enhancing accountability;
- Transforming society and uniting the nation.

### 3.5. NATIONAL INDUSTRIAL POLICY FRAMEWORK

In January 2007, Cabinet adopted the National Industrial Policy Framework (NIPF), which sets out government's broad approach to industrialisation. The NIPF identifies a challenge in the South African labour economy. The NIPF is written with the view to create a competitive national environment for investment, create capability in Trade and Investment South Africa for investment promotion in line with global best practices and investor after care services (which it identifies as being effective in encouraging further investment); provide input into the development of incentives which take cognisance of global best practices; and to develop an effective investment monitoring and evaluation framework. The objectives of the strategy are:

- To facilitate diversification beyond our current reliance on traditional commodities and non-tradeable services, which requires the promotion of increased value-addition, characterised particularly by movement into non-traditional tradeable goods and services that compete in export markets and also against imports;
- To ensure the long-term intensification of South Africa's industrialisation process and movement towards a knowledge economy;
- To promote a more labour-absorbing industrialisation path, with the emphasis on tradeable labour-absorbing goods and services, and economic linkages that create employment;
- To promote industrialisation, characterised by the increased participation of historically disadvantaged people and marginalised regions in the industrial economy; and
- To contribute towards industrial development in Africa, with a strong emphasis on building the continent's productive capacity.

### 3.6. INDUSTRIAL POLICY ACTION PLAN (IPAP 2)

The upscaled IPAP 2, mapping the country's industrial development roadmap for the period 2010/11 – 2012/13, in respect of critical sectors of production and value-added manufacturing.

It has four transversal themes around which a number of interventions are built, namely industrial financing, procurement, competition policy and developmental trade policies.

The IPAP 2 also focuses on providing the necessary support for co-operatives, in respect of business planning; training and the application of technology upgrade incentives, among other initiatives.

### 3.7. REGIONAL INDUSTRIAL DEVELOPMENT STRATEGY (RIDS)

The RIDS, which bears relevance to co-operatives, propose the establishment of special economic zones (SEZ) – industrial parks, logistics parks, industrial estates, innovation hubs and other measures, such as promoting regional growth coalitions and supporting industrial clustering among firms, including co-operatives, in order to foster regional industrial development.

RIDS also proposes the establishment of a Systematic Competitiveness Facility or Thematic Fund, to support innovative regional development initiatives. A component of the Fund will be a support facility for innovative start-ups, which include SMMEs and cooperatives.

### 3.8. INTEGRATED STRATEGY ON THE PROMOTION OF ENTREPRENEURSHIP AND SMALL ENTERPRISES

The overall objective of the strategy is to adequately and effectively foster entrepreneurship and the promotion of small enterprises. There is a strong relationship between the Integrated Strategy on the Promotion of Entrepreneurship and Small Enterprises and this strategy. The relationship is one in which all government support programmes for the small business sector, which are also relevant to co-operatives, shall also be extended to co-operatives taking into account the specific characteristics of and differences between such enterprises.

### 3.9. BROAD-BASED BLACK ECONOMIC EMPOWERMENT STRATEGY (B-BBEE)

The objectives of the B-BBEE strategy include:

- achieving a substantial increase in the number of black people who have ownership and control of existing and new enterprises (i.e. through models of ESOPS, Community Trusts/Groups, Worker Co-operatives, *Stokvels*, Burial Societies, etc.);
- achieving a substantial increase in the number of black people who have ownership and control of existing and new enterprises in the priority sector of the economy, which government has identified in its macro-economic reform strategy;

- achieving a significant increase in the number of new black enterprises;
- increasing the proportion of ownership and management of economic activities vested in community enterprises and co-operatives;
- increasing procurement from black-owned enterprises and to strengthen the supply capacity of black-owned firms through preferential procurement measures; and
- strengthening business capacity and coordination of financing mechanism.

B-BBEE as a South African growth strategy can be utilised in to grow co-operative sector through the unlocking of entrepreneurial skills of the previously disadvantaged and marginalised individuals.

### 3.10. NATIONAL YOUTH ENTERPRISE STRATEGY (NYES)

The objectives of this strategy include ensuring that entrepreneurial skills, talent and experience are nurtured among young women and men, to enhance their capacity to participate in all aspects of the country's social, economic and community life; ensuring that young women and men are recognised as a key target group of need, and a resource in the development of cooperatives and SMMEs within national, provincial and local economies; and maximising access to financial and non-financial resources for young women and men who are in business or planning to enter business. In a nutshell, the strategy encourages and promotes youth enterprise ownership, covering all forms of enterprises, including cooperatives.

### 3.11. STRATEGIC FRAMEWORK ON GENDER AND WOMEN'S ECONOMIC EMPOWERMENT

This strategy proposes a large number of initiatives aimed at providing various kinds of support to women-owned businesses. These measures have an effect and influence on cooperatives development and the promotion of collective entrepreneurship. These support measures include the provision of business information to women entrepreneurs; entrepreneurial education and training; financing of women entrepreneurs; involvement of women entrepreneurs in international trade; research and statistics; science and technology for women; and support for rural women.

### 3.12. THE COOPERATIVE AMENDMENT ACT 2013

The coop amendment Act 2013 amended the coop Act 14 of 2005 so as to provide for substitution and addition of certain definitions. The general provisions of the 2005 Act included the following:

- To promote the development of sustainable co-operatives that comply with co-operative principles, thereby increasing the number and variety of economic enterprises operating in the formal economy;
- To encourage persons and groups who subscribe to values of self-reliance and self-help, and who choose to work together in democratically controlled enterprises, to register co-operatives in terms of this Act;
- To enable such co-operative enterprises to register and acquire a legal status separate from their members;
- To promote equity and greater participation by black persons, especially those in rural areas, women, persons with disability and youth in the formation of, and management of, co-operatives;
- To establish a legislative framework that preserves a co-operative as a distinct legal entity;
- To facilitate the provision of support programmes that target emerging co-operatives, specifically those co-operatives that consist of black persons, women, youth, disabled persons or persons in the rural areas and that promote equity and greater participation by its members;
- To ensure the design and implementation of the co-operative development support programmes by all the agencies of national departments including but not limited to Khula, NEF, NPI, SEDA, IDC, SAQI, SABS, CSIR, PIC, DBSA, SALGA and SETA'S, and compliance with uniform norms and standards prescribed by this Act;
- To ensure the design and implementation of the co-operative support measures across all spheres of government, including delivery agencies, and adherence to a uniform framework of established norms and standards that reflect fairness, equity, transparency, economy, efficiency, accountability and lawfulness;
- To facilitate the effective coordination and reporting mechanism across all spheres of government through the department.

The amendment would see the development of support institutions, such as the Cooperatives Development Agency, the Cooperatives Academy and the Cooperatives Tribunal. A key aspect of the Co-operatives Amendment Act is the setting up of the co-operative development agency.

The agency aims to:

- Help with governance and management of the co-operatives sector,
- Lend support to the development of co-operatives as an organised sector,
- Provide financial and non-financial support to the sector,

- Provide business support services including pre-registration support, business plan development, mentorship and after-care to co-operatives.

A co-operatives tribunal will also be established. The tribunal will be tasked with handling disputes and conflicts as well as ensuring compliance with the provisions of the act. It will be placed within the department.

Other entities include a co-operative academy to provide training and a co-operative advisory council.

### 3.13. THE CO-OPERATIVE POLICY OF 2004

Co-operative policy outlines government's broad guideline to develop and support co-operatives. It outlines the government's approach to defining the co-operative enterprises as well as the policy instruments that will be utilized to achieve the objectives.

The purpose and objective of the co-operative policy included the following:

- Create an enabling environment for co-operative enterprises which reduces the disparities between urban and rural businesses, and is conducive to entrepreneurship
- Promote the development of economically sustainable co-operatives that will significantly contribute to the country's economic growth
- Increase the number and variety of economic enterprises operating in the formal economy;
- Increase the competitiveness of the co-operative sector
- Encourage persons and groups who subscribe to values of self-reliance and self-help to formalise
- Enable such co-operative enterprises to register and acquire a legal status/legal persona separate from their members;
- Defines genuine co-operatives for targeted support purposes
- Promote greater participation by black persons, especially those in rural areas, women, persons with disability and youth in the formation of and management of co-operatives.
- Establish a legislative framework that will preserve the co-operative as a distinct legal entity.
- Facilitate the provision of support programmes that target co-operatives that will create employment or benefit disadvantaged groups.

- establishes a code of conduct for co-operative promoters for basic principles to be respected

### 3.14. THE NATIONAL CO-OPERATIVE DEVELOPMENT STRATEGY (2004-2014)

The Co-operative Development Strategy recognises the potential of co-operative enterprises in creating and developing income-generating activities and sustainable decent employment; developing human resources capacities and knowledge, strengthening competitiveness, increasing savings and investment; improving social and economic well-being, contributing to sustainable human development; establishing and expanding a viable and dynamic distinctive sector of the economy and in contributing to broad-based economic empowerment.

In the period from 2004 – 2014, the Co-operative Development Strategy will pursue the following objectives:

- Ensure the establishment of co-operatives of all types in all sectors of the South Africa economy.
- Ensure the implementation of effective support structures & programmes across all government institutions, departments & private sector
- Ensure that co-operatives are making a meaningful contribution to economic growth, employment creation, social & cultural development & income generation.
- Ensure the existence of strong, viable, self-reliant, autonomous & self-sustaining co-operative enterprises.
- Ensure a situation where co-operatives are serving as effective vehicles for broad-based empowerment e.g. ESOPS, TRUSTS, and Work Co-operatives.
- Create an enabling legislative environment exists that fosters the promotion & development of co-operatives.
- Ensure that emerging Black co-operative enterprises are competing successfully on a national and global scale.

### 3.15. CO-OPERATIVE BANKS ACT, NO 40 OF 2007

The general provisions of the Act include the following:

- To promote and advance the social and economic welfare of all South Africans by enhancing access to banking services under sustainable conditions
- To promote the development of sustainable and responsible co-operative banks

- To establish an appropriate regulatory framework and regulatory institutions for co-operative banks that protect members of co-operative banks
- To provide for the registration of deposit-taking financial services co-operatives as co-operative banks;
- To establish supervisors to ensure appropriate and effective regulation and supervision of co-operative banks, and to protect members and the public interest;
- To establish a Development Agency for Co-operative Banks to develop and enhance the sustainability of co-operative banks

### 3.16. NATIONAL FRAMEWORK FOR LOCAL ECONOMIC DEVELOPMENT (2006)

LED is about promoting local approaches to respond to local needs and conditions, but also within the context of national and global economic trends and events. It aims to base economic activity on social conditions and local resources as well as regional capabilities and local competitive advantage.

The aims of LED are:

- “To create robust and inclusive local economies that exploit local opportunities, address local needs and contribute to national development objectives, such as economic growth, jobs and equity”;
- To eradicate poverty and create sustainable work opportunities, this can be achieved through the formation of co-operatives in previously disadvantaged areas.
- To integrate the first and second economies; and
- Practising LED is about creating an enabling environment, building economic capability and facilitating productive networks at the local level”.

### 3.17. INTEGRATED AND SUSTAINABLE RURAL DEVELOPMENT (ISR) STRATEGY (2000)

The South African Government, in consultation with a wide range of key stakeholders launched a new stage of concerted effort to improve opportunities and well-being for the rural poor. The ISR Strategy is designed to realize a vision that will attain socially cohesive and stable rural communities with viable institutions, sustainable economies and universal access to social amenities, able to attract and retain skilled and knowledgeable people, who equipped to contribute to growth and development. To fulfil the ISRDS' vision complementary measures are necessary including in particular:

- Human resource development and capacity building
- Land reform: implement revised programme

- Community based income generation projects including the formation of co-operatives such as savings and credit co-operatives (SACCOs)
- Social assistance and safety-nets
- Rural Finance

### 3.18. KZN CO-OPERATIVE DEVELOPMENT STRATEGY (2010)

The Draft KZN Co-op Strategy has been developed to assist in the provision of support for co-operative development in the province. The KZN government through Co-op Strategy seeks to address the unequal development of the province by reducing unemployment and poverty.

The overall aim of the strategy is to adopt a regulatory approach in the KZN Province, wherein all stakeholders can add value and can support the development of social enterprises in the form of co-operatives. However, the key objectives of this strategy include:

- To promote co-operatives that create decent work and wealth
- To promote a culture of saving
- To provide skills development
- To provide financial and non-financial support
- To ensure the coordination of activities directed at the promotion of co-operatives
- To promote the establishment of co-operatives as a means to transform the economy of the Province

Worth noting is that the draft strategy attributes the coordination of all co-operative activities and value chain in the province to DEDT while the implementation of all programmes is devolved to the local governments through the formulation of their own strategies and implementation mechanisms.

### 3.19. SYNOPSIS

The policies presented above are all relevant to co-operatives economic development as they all promote job creation, poverty reduction, economic development and growth. Co-operatives economic development in Msunduzi needs to be developed with these above principles in mind, i.e: ensuring that the municipality creates a conducive environment to ensure effective promotion and growth of co-operatives. Msunduzi's aim will be to work toward the achievement of the national long term vision of growing the economy and creating employment as well as skills development and innovation through many economic

elements including co-operative development, infrastructure provision, good governance, investment attraction, promotion and facilitation.

## 4. CO-OPERATIVE SUPPORT SERVICE PROVIDERS

Governments at all levels recognise that co-operatives play an important role in the growth of the local economy. For this reason, governments play an important role in supporting co-operative development and in providing them with an environment in which they can flourish. This sub-section presents the national, provincial as well as the local service providers.

### 4.1. NATIONAL AND PROVINCIAL SERVICE PROVIDERS

The main national and provincial stakeholders that deal with co-operative development are the following:

- Department of Rural Development and Land Reform,
- Department of Social Development,
- Department of Small Business Development,
- South African National Apex Co-operative (SANACO),
- The National Empowerment Fund (NEF),
- National Small Enterprise Financial Agency (SEFA)
- The Industrial Development Corporation (IDC),
- Micro-Agricultural Financial Institute of South Africa (MAFISA),
- Women Entrepreneurs Fund (WEF),
- National Youth Development Agency (NYDA):
- The Department of Agriculture and Environmental Affairs,
- The Department of Trade and Industry,
- KwaZulu-Natal Department of Economic Development, Tourism and Environmental Affairs (KZN EDTEA),
- Ithala Development Finance Corporation,
- Small Enterprises Development Agency (SEDA),
- Further Education and Training (FET) institutions,
- Provincial Small Business Growth Enterprise (SBGE),
- Non-government organisations,
- University of Zululand, faculty of Commerce, Administration & Law.

### 4.2. MSUNDUZI CO-OPERATIVE SERVICE PROVIDERS

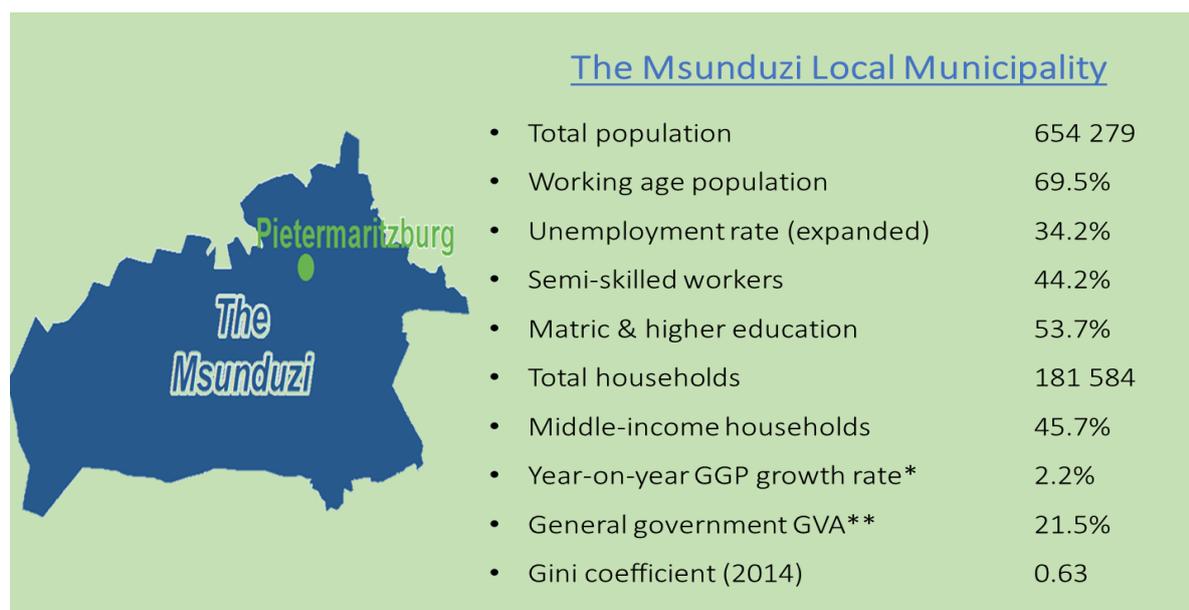
In Msunduzi Local Municipality, the key co-operative service providers include the following  
Table 1 Key Msunduzi's co-operative service providers

NO	SERVICE PROVIDER	SERVICE PROVIDED
1	Local Economic Development Unit	<ul style="list-style-type: none"> <li>- The overall management and coordination of co-operatives' development in Msunduzi Municipality,</li> <li>- Bridging the gap between co-operatives and their challenges,</li> <li>- Bridging the gap between co-operatives and SMMEs,</li> <li>- Through facilitation, liaising co-operatives with other stakeholders to access existing services,</li> <li>- Empowering people and communities to form co-operatives,</li> <li>- Referring co-operatives to the Line Departments for work.</li> </ul>
2	SEDA-uMgungundlovu	<ul style="list-style-type: none"> <li>- Provision of training,</li> <li>- Provision of mentorship programme,</li> <li>- Assisting co-operatives to access markets,</li> <li>- Assisting co-operatives to access information,</li> <li>- to facilitate networking between co-operatives themselves and with stakeholders,</li> <li>- Provision of business infrastructure including co-operative incubators.</li> </ul>
3	Msunduzi Supply Chain Management	<ul style="list-style-type: none"> <li>- Provision of work to co-operatives including cleaning, grass cutting etc.</li> </ul>
4	Msunduzi Parks	<ul style="list-style-type: none"> <li>- Provision of work to co-operatives including grass cutting, the overgrown verges, and cleaning of beaches.</li> </ul>
5	Expanded Public Work Programme	<ul style="list-style-type: none"> <li>- Provision of training</li> <li>- Assisting co-operative in registration</li> </ul>
6	Department of health	<ul style="list-style-type: none"> <li>- Provision of work to co-operatives including cleaning of offices</li> </ul>

## 5. MSUNDUZI MUNICIPALITY - SNAPSHOT

The figure below provides a snapshot of the demographic and economic status quo of Msunduzi Local Municipality for 2016. These figures are derived from statistics based on the Census 2001 and 2011 data points (for demographic overview) and Regional Standardised 2010 and 2015 data points (for economic overview).

Figure 2: Demographic and Economic Highlights of Msunduzi Local Municipality



\*GGP-Gross Geographic Profit is the total income received by all sectors of an economy within a geographic region

\*\*GVA-Gross Value Added (at constant 2010 prices) is the measure of the value of goods and services produced in an area, industry or sector of an economy

Source: Quantec, Census 2001 & 2011, Regional Standardised 2010 & 2015; Urban-Econ calculations, 2017

### 5.1. DEMOGRAPHIC OVERVIEW

This section presents a demographic overview of the Msunduzi Local Municipality. Msunduzi Local Municipality is projected to reach 654 279 residents accounting for 6.2% of the provincial population. Msunduzi carries an estimated number of 181 584 households with approximately 286 households per square kilometre (hh/km<sup>2</sup>). The 10-year average households' growth within the district between 2001 and 2011 is 2.0%.

The working age population aged between 15-64 years (69.5%) dominates the municipality and is followed by children (under 15 years) at 25.4% and the elderly (65+ years) at 5.1%.

Inequality and poverty are also closely related to unemployment levels. Using an expanded definition of unemployment which includes discouraged work-seekers as part of the unemployed, Msunduzi has an unemployment rate of 34.2%. Of the 65.8% of the population which is employed, 3.0% are employed in the primary sector, 18.2% in the secondary sector, and 78.7% in the tertiary sector. Msunduzi has a 60.0% labour force participation rate and a 39.4% labour absorption rate.

It is projected that 29.8% of the population is considered highly skilled, 44.2% semi-skilled, and 26.0% low-skilled. The majority (53.7%) of Msunduzi residents have either grade 12 (39.0%) and higher education (14.7%). 37.6% of households earn low income (R1-R38 400) and 45.7% earn in the middle-income bracket (R38 401-R614 400). The highest GVA contributing sector in Msunduzi is the general government sector contributing 21.5% to the total GVA of the municipality.

Poverty and inequality are normally related, with higher levels of poverty associated with more inequality. The Gini coefficient is a measurement of the income distribution of a country's residents. The number, ranging from 0 to 1, helps define the gap between the rich and poor, with 0 indicating perfect equality and 1 representing perfect inequality. Msunduzi's Gini coefficient is 0.63 indicating the presence of relatively high levels of inequality. Please see the table below for a consolidated demographic overview of Msunduzi Local Municipality.

Table 2: Msunduzi Local Municipality Demographic Overview

Category		2001	2011	Avg. Growth	Projected 2016
Demographic Profile	Population	552 801	618 536	1.1%	654 279
	Household	135 311	164 625	2.0%	181 584
	Average Household Size	4	4	-0.8%	4
	Household Density (hh/km <sup>2</sup> )	213	260	2.0%	286
Education Level	No schooling	3 5293	20 897	-5.1%	16 080
	Primary school	70 197	54 774	-2.5%	48 442
	Some secondary	115 328	127 086	1.0%	133 407
	Grade 12	79 599	130 176	5.0%	166 473

Category		2001	2011	Avg. Growth	Projected 2016
Age Profile	Higher	2 9743	48 939	5.1%	62 775
	Youth	161 454	164 614	0.2%	167 086
	Working-Age	364 879	422 936	1.7%	456 494
	Elderly	26 468	30 986	1.6%	33 633
Employment Profile	Employed	120 674	157 255	2.7%	179 514
	Unemployed	112 432	76 683	-3.8%	93 482
Household Income Profile	No Income	28 482	25 909	-0.9%	24 711
	Low Income	72 626	72 518	0.0%	76 479
	Low/Middle Income	26 005	37 407	3.7%	44 909
	Middle/High Income	7 005	24 029	13.1%	48 129
	High Income	976	4 122	15.5%	9 206

Source: Quantec, Census 2001 & 2011; Urban-Econ calculations, 2017

## 5.2. ECONOMIC OVERVIEW

This section presents an economic overview of Msunduzi Local Municipality using regional and Gross Value Add (GVA) by industry at constant 2010 prices for a period of 5 years—between 2010 & 2015. The table below presents average growth in different industries within the Municipality as well as the 2016 estimate.

Table 3: Average Industry Growth within Msunduzi, R millions constant 2010 prices

Industry	2010	2015	Average Growth	Projected 2016
Agriculture, forestry and fishing	807	940	3.1%	969
Mining and quarrying	175	225	5.1%	236
Manufacturing	6 123	6 353	0.7%	6 399
Electricity, gas and water	1 438	1 401	-0.5%	1 393
Construction	1 380	1 525	2.0%	1 556
Wholesale and retail trade, catering and accommodation	4 542	5 108	2.4%	5 230
Transport, storage and communication	3 142	3 555	2.5%	3 644
Finance, insurance, real estate and business services	5 821	6 657	2.7%	6 838

General government	6 619	7 741	3.2%	7 987
Community, social and personal services	2 466	2 793	2.5%	2 864

**SOURCE: QUANTEC, STANDARDISED REGIONAL; URBAN-ECON CALCULATIONS, 2017**

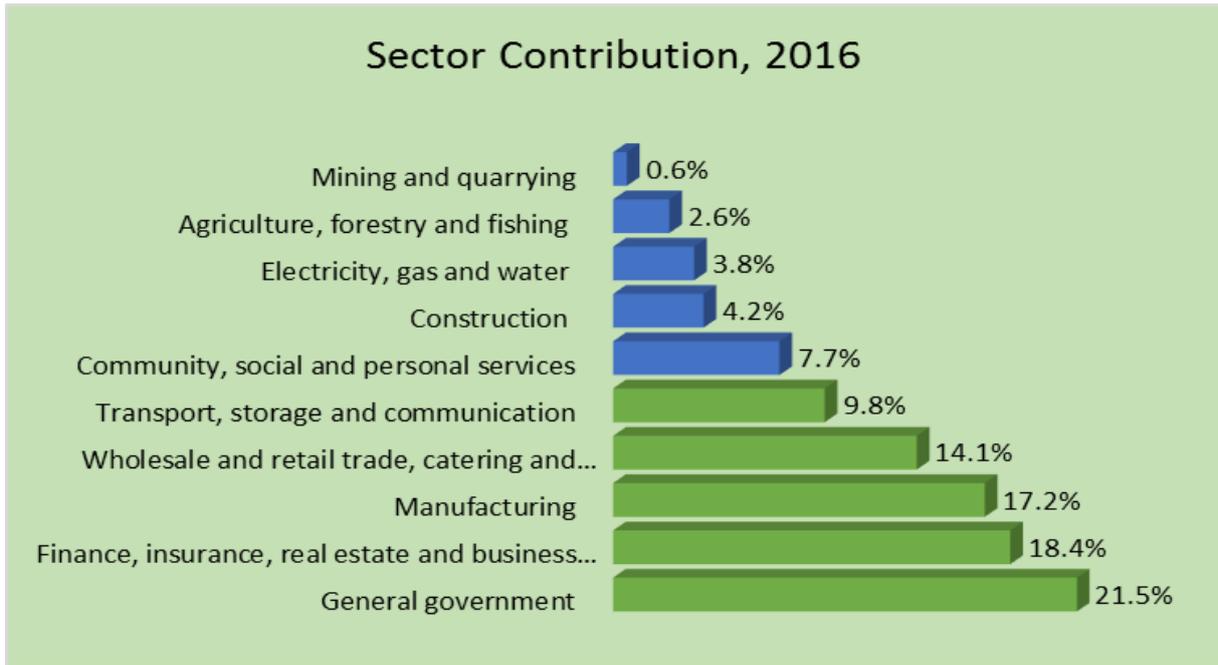
Gross Value Added (GVA) is a measurement of Gross Domestic Product (GDP), with the relationship defined as:  $GDP = GVA + Taxes - Subsidies$ . As the total aggregates of taxes and subsidies on products are only available at the level of the whole economy, GVA is used for measuring Gross Geographic Product (GGP) and other measures of the output of entities smaller than a whole economy.

As presented in the table above, Mining and quarrying (5.1%); General government (3.2%); Agriculture, forestry and fishing (3.1%); Finance, insurance, real estate and business services (2.7%); and Community, social and personal services (2.5%) are the fastest growing sectors in Msunduzi Local Municipality.

The figure below indicates the economic contribution of each sector of the economy in Msunduzi Local Municipality. As shown, General government (21.5%); Finance, insurance, real estate and business services (18.4%); Manufacturing (17.2%); Wholesale and retail trade, catering and accommodation (14.1%); and Transport, storage and communication (9.8%) are the highest economic contributors in Msunduzi Local Municipality.

Although Mining and quarrying is in the least contributing sector within the municipality, this sector is also the fastest growing sector.

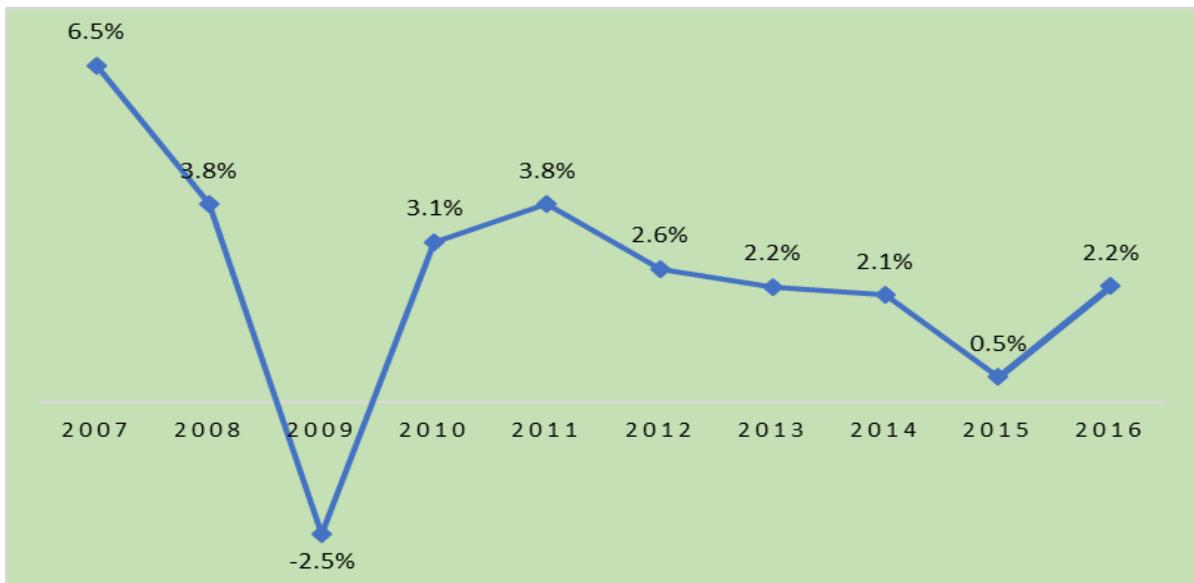
Figure 3: Economic Contribution per Sector for Msunduzi Municipality



Source: Quantec, Standardised Regional; Urban-Econ calculations, 2017

The figure below gives an indication of the year-on-year growth in GGP for Msunduzi Local Municipality between 2007 and 2016 which can be measured as GVA at constant 2010 prices.

Figure 4: Year-on-year Growth in GGP for Msunduzi Local Municipality, 2007-2016



Source: Quantec, Standardised Regional; Urban-Econ calculations, 2017

Msunduzi's year-on-year GGP growth rate dropped dramatically in the 2008/2009 recession when the Global Financial Crisis impacted South Africa to -2.5% and then greatly improved within just two years to 3.8% in 2011 followed by a gradual drop to 0.5% in 2015. 2016 saw an increase in growth to 2.2%.

A comparative advantage indicates a relatively more competitive function for a particular product or service in a specific economy than in the aggregate economy. The economy therefore produces the product or renders the service more efficiently. A location quotient is a tool for indicating the relative comparative advantage of an economy in terms of its production and employment, with a location quotient larger than one indicating a comparative.

The table below presents the location quotient of Msunduzi's economic sectors relative to the district, province and the country. This provides insight into the comparative advantage that Msunduzi's economic sectors have in relation to the province and country.

Table 4: Location Quotient of Msunduzi Local Municipality Relative to KwaZulu-Natal and South Africa, 2015

Industry	Relative to District	Relative to KZN	Relative to RSA
Agriculture, forestry and fishing	0.25	0.54	1.01
Mining and quarrying	1.06	0.30	0.07
Manufacturing	1.02	0.98	1.28
Electricity, gas and water	1.13	1.65	1.60
Construction	0.98	0.87	1.07
Wholesale and retail trade, catering and accommodation	1.08	0.90	0.93
Transport, storage and communication	1.07	0.79	1.04
Finance, insurance, real estate and business services	1.12	1.01	0.84
General government	1.14	1.35	1.27
Community, social and personal services	1.08	1.25	1.31

Source: Quantec: Regional Standardised, 2015; Urban-Econ, 2017

The location quotient for GVA is shown at basic prices to remove the effect of inflation. Per the above table, it is evident that Msunduzi has a comparative advantage over the country, province and district in the following sectors: Electricity, gas and water; General government; and Community, social and personal services sectors.

It should be noted however, that two of these sectors (General government; and Community, social and personal services sectors) are public service provision sectors and therefore are not productive sectors of the economy and growing these sectors should not necessarily be prioritised above other sector

## 6. MSUNDUZI CO-OPS TRENDS

Currently, there is little information published about the co-operatives in Msunduzi Municipality. Hence, information and data included in this section comes from the survey conducted with local co-operatives as part of this study. The aim of the co-operative survey was to understand the co-operative environment in Msunduzi Municipality. Therefore 150 co-operatives were surveyed in and around Msunduzi Municipality to receive their inputs.

### 6.1. AGE OF BUSINESS

As per the following table, the majority (more than 60%) of co-operatives in the Municipality have been operating for more than five years. This indicates and illustrates that the trading environment is becoming more conducive for business stability and growth.

Table 5 Business Durations

Trends	%
< 1 year	2,7%
1 to 3 years	10,0%
4 to 6 years	26,7%
7 to 10 years	37,3%
> 10 years	23,3%

Source: Msunduzi Co-operative Survey 2017

### 6.2. BUSINESS ACTIVITIES/SECTOR

Co-operatives in the Municipality, as presented in the following table, provide a variety of activities to their clients that cross cut many economic sectors. However, the dominant sectors include the crop farming (20 %), livestock and poultry farming (14.7%), textile industry (11.3%), and other services (22.7%).

Table 6 Co-operative Business Focus

Trends	%
Crop farming	20,0%
Livestock/ poultry farming	14,7%
Textile	11,3%
Catering & décor	8,0%

Trends	%
Cleaning	6,7%
Brick/ blocks	4,0%
Grass cutting/ gardening landscape	4,0%
Retail	3,3%
Construction	2,7%
Craft work/ beading	2,7%
Other services	22,7%

Source: Msunduzi Co-operative Survey 2017

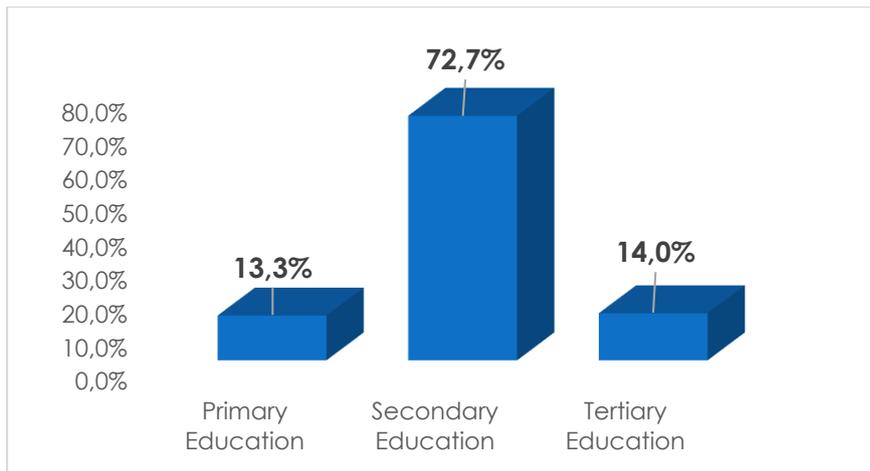
Other services include the following

- |                                   |                          |
|-----------------------------------|--------------------------|
| 1. Bakery                         | 11. Fencing              |
| 2. Furniture                      | 12. Funeral parlour      |
| 3. Nutrition                      | 13. Mr phone / telephone |
| 4. Electrical / welding           | 14. Plant hire           |
| 5. Textile                        | 15. Printing             |
| 6. Sewing & embroidery            | 16. General car repairs  |
| 7. Transport /taxi                | 17. Security services    |
| 8. Advertising / public relations | 18. Shoes repairs        |
| 9. Candle making                  | 19. Tent & marquee hire  |
| 10. Disposal nappies              | 20. Waste management     |

### 6.3. LEVEL OF EDUCATION

The level of education of co-operative members has been presented below. As shown in the following table, more than half of the co-operative leaders in Msunduzi Municipality are people who have studied and completed the secondary school level. Others have done tertiary education.

Figure 5 Level of Education for co-ops leadership



Source: Msunduzi Co-operative Survey 2017

#### 6.4. CO-OPERATIVES' SOURCE OF WORKS (MARKETS)

Currently Msunduzi co-operatives receive works from a large number of stakeholders that include both private and public stakeholders as presented in the following table.

Table 7 Source of Works for Msunduzi's Co-operatives

Trends	%
Local people and companies	48,7%
Government	28,0%
Local schools	8,7%
Local hospitals	4,7%
Local clinics	4,0%
Others	6,0%

Source: Msunduzi Co-operative Survey 2017

Stakeholders including the local government departments, schools, hospitals and clinics that provide work to Msunduzi's co-operatives are detailed below.

Table 8 Co-ops work providers

Government	Schools
<ul style="list-style-type: none"> <li>Department of social development</li> <li>Department of health</li> </ul>	<ul style="list-style-type: none"> <li>Ntsika yethu high school</li> <li>Imbu primary school</li> </ul>

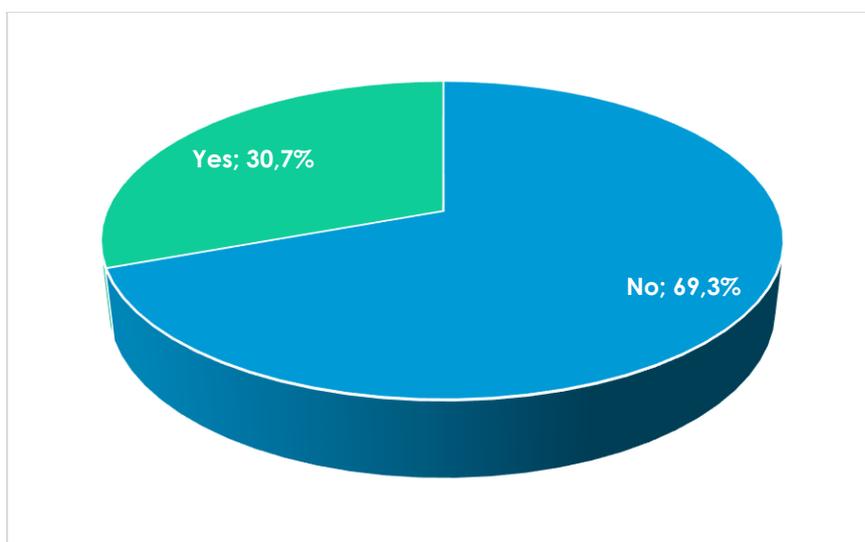
<ul style="list-style-type: none"> <li>• Department of arts and culture</li> <li>• Department of cogta/</li> <li>• Department of education</li> <li>• Msunduzi Municipality</li> <li>• Mshwaphi Municipality</li> <li>• uMgungundlovu District Municipality</li> <li>• Department of human settlement</li> <li>• harry gwala District Municipality</li> <li>• growth development centre</li> <li>• New prison PMB</li> <li>• uMngeni water</li> <li>• Ithala Bank</li> <li>• South Africa Social Security Agency (Sassa)</li> </ul>	<ul style="list-style-type: none"> <li>• swelile primary school</li> <li>• Bonguduma high school</li> </ul>
	<p><b>Hospitals and clinics</b></p> <ul style="list-style-type: none"> <li>• Fourth neighbour hospital</li> <li>• Edendale hospital</li> <li>• Mbalenhle Clinic</li> </ul>
	<p><b>Others</b></p> <ul style="list-style-type: none"> <li>• eThekwini markets</li> <li>• Royal show grounds</li> <li>• Rainbow chicken</li> <li>• NPO Orphan</li> <li>• funeral parlour uniforms</li> <li>• Overseas (Canada )</li> </ul>

Source: Msunduzi Co-operative Survey 2017

### 6.5. UNDERSTANDING OF TENDER PROCESS

A large portion of the current as well as the future market opportunities for co-operatives in Msunduzi lies in government related tenders. That is why it was essential to verify whether co-operative members understand the government tender processes. However, as per the following figure, 69.3% of co-operatives do not understand the tender procedures in Msunduzi.

Figure 6 Co-ops Understanding of the Tender Process

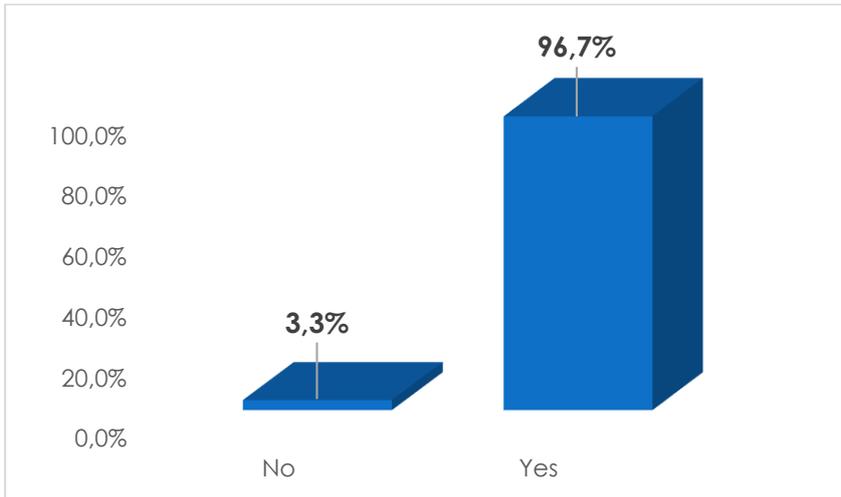


Source: Msunduzi Co-operative Survey 2017

### 6.6. CO-OPERATIVE NEEDS FOR TRAINING ON HOW THE GOVERNMENT TENDERS WORK

However, despite the fact that some co-operatives understand the tender processes, an overwhelming majority (96.7%) of co-operative members in Msunduzi still want workshops and training on tender procedures as presented in the following figure.

Figure 7 Needs for training on the government tenders process

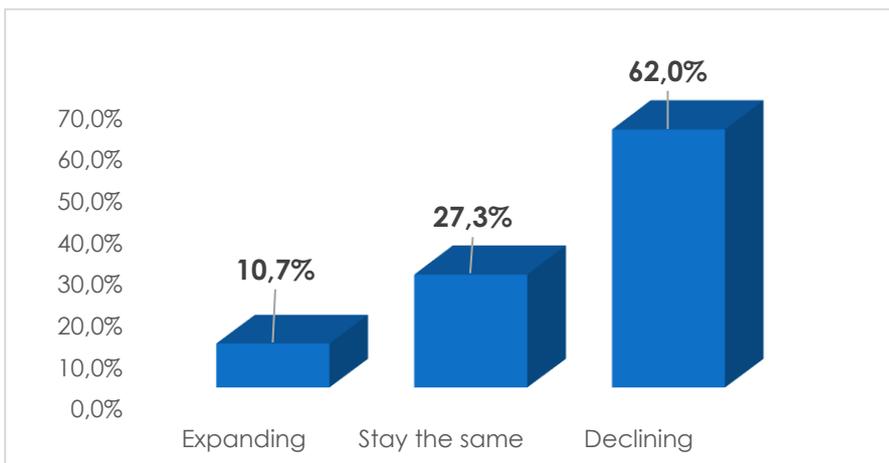


Source: Msunduzi Co-operative Survey 2017

### 6.7. GROWTH STATUS OF THE CO-OPERATIVES

The following figure indicates that a small number of co-operatives (10.7%) in Msunduzi is growing and 27.3% is stagnant. However, the large majority of 62% is not doing well.

Figure 8 Co-operatives Average Growth



Source: Msunduzi Co-operative Survey 2017

## 6.8. MAJOR BUSINESS OBSTACLES

The KwaZulu-Natal Co-operatives Development Strategy indicated that a large number of the co-operatives (95%) that have been established in the Province have failed. This trend also applies to the Msunduzi's co-operatives. The main reasons for the failure of co-operatives may be attributed to a variety of challenges related to the management of co-operatives, business development as well as other inopportune challenges as presented in the following table. It should be indicated that challenges presented in the table below came from the survey organised with co-operatives in the Msunduzi Municipality.

Figure 9 Msunduzi Co-operatives' Major Obstacles

Management Issues	Business Development	General/Others
1. Lack of networking with other co-operatives and stakeholders	1) Shortage of business equipment	a. Corruption and nepotism inside the municipality in terms of co-operatives appointment
2. Losing members or members giving up	2) Not enough resources to efficiently work	b. Co-operatives are being neglected by the Municipality mainly because officials have a bad image regarding co-ops
3. Lazy members who do not want to work	3) Not getting enough profit	c. Not knowing the appropriate departments to address queries or to look for market opportunities
4. No co-operation between members	4) No Business premises	d. The strikes and the world cup have disrupted co-operatives efficient running/functioning
5. Members do not have time for the co-op and are not interested in co-operative issues	5) Difficult to get markets and contracts	e. Red tape from government on: <ul style="list-style-type: none"> <li>• Tender applications and approvals</li> <li>• Information sharing and flow</li> <li>• Annual changes of tender application forms</li> <li>• Delay in payment by the municipality after co-operatives have done the job which leads to co-op members to fight amongst each other.</li> </ul>
6. Members live far from each other and cannot attend meetings	6) Difficult access the loans from banks	
7. Reluctance from members in paying their membership fees	7) Do not understand how the business work	
8. Business skills shortages (shortage of technical skilled workers)	8) No co-operative insurance	
9. Limited time dedicated for meetings with co-operative members.	9) Some large businesses are not familiar with using co-operatives as sub-contractors	

10. High level of competition with well-established business, no room for co-ops	10) Side-lining co-operatives or bad image attached to doing business with co-operatives	<ul style="list-style-type: none"> <li>• Loss of payment invoices within the municipality which also cause a delay in payment</li> <li>• In most cases, it is the municipality that determines how much they will pay the co-ops without negotiating with them e.g. 16 cents a square meter for grass-cutting co-ops</li> <li>• Maintenance of equipment getting more expensive e.g. price of petrol has gone up but the square meter is still 16 cents.</li> </ul>
11. Not knowing how to quote: co-operatives do not have the necessary skills when it comes to quoting for the work done. They under-quote their work and not making profit to sustain the co-operative	12 Difficult to register co-operative in various Municipal databases	
	11) Limited access to finance and financial issues: <ul style="list-style-type: none"> <li>• Co-operative members are black-listed and cannot access finance and other advantages,</li> <li>• Banks want security to cover the loan when lending money to co-operatives and lots of documents that co-operatives do not have'</li> <li>• Most co-operatives do not have the necessary skills to write an acceptable business plan,</li> <li>• co-operatives do not have fixed contracts in place to secure funding,</li> <li>• Most co-operatives do not know which other institutions they can approach when trying to access funding and how to fill-in the documents required by financial institutions.</li> </ul>	

## 6.9. KEY NEEDS OF CO-OPERATIVES

Co-operatives in Msunduzi Municipality indicated their needs as derived from the constraints that they are currently facing in running their businesses. In other words, the needs of the co-operatives also represent the challenges that they face. These needs and challenges are grouped into managerial needs, business development needs and others as presented in the following table.

Table 9 Co-operatives Needs for Growth

Management Needs	Business development Needs
1. Training in: <ul style="list-style-type: none"> <li>• Information technology</li> <li>• Tender process</li> <li>• Functionality of co-operative</li> <li>• And other technical trainings (sawing, quoting, IT, Butchery,)</li> </ul>	1) Open business opportunities to all co-operatives
2. Co-operatives from same field to be grouped into a secondary co-operative	2) Financial assistance
3. Mentor co-operatives	3) Work and business premises
4. Establish co-operatives organisations or forums	4) Assist co-ops with work material or equipment needed
General/Other Needs	
a. Record all co-operatives in the data base	
b. Workshop to fight corruption	
c. Pay visits to co-op sites and see how they struggle	
d. Give priorities to new established co-operatives rather than existing ones	
e. Stop sidelining co-operatives	
f. Give co-operatives an amount of money every month	

Source: Urban-Econ 2014

In summary, it should be noted that the Msunduzi Municipality has been putting great effort and resources to mobilise and form co-operatives as a means of alleviating poverty in its area. However, the co-operatives' survey has indicated that only a small number of co-operatives (10.7%) in Msunduzi is growing and the majority of them (62%) is declining. Therefore, more work still need to be done in order to avoid the waste of this great effort and resources that have been spent in promoting co-operatives' development.

## 7. SWOT ANALYSIS

This sub-section serves as the concluding section to the Situational Analysis report and provides a breakdown of the co-operative sector's Strengths, Weaknesses, Opportunities and Threats (SWOT). The strengths and weaknesses are based on the present situation while the Opportunities and Threats consider the future implications of various factors. It should be noted that SWOT analysis leads to the understanding of strengths to be worked upon as well as weaknesses to be counteracted in this co-operative sector.

Table 10 SWOT Analysis

<p><b>STRENGTHS</b></p> <p><b>1. Existence of National and Provincial Co-operative Policy, Strategy and Programme</b></p> <p>The co-operative sector has backbone policy that regulates the entire sector (Act No 06 of 2013), there is a national co-operative strategy and there is KZN Co-operative Development Programme at the provincial level. This co-operative framework regulates the sector and deals with co-operatives in terms of financial support, training and skills development, advisory services, marketing, and BBBEE development.</p> <p><b>2. Existence of co-operative financial and non-financial stakeholders</b></p> <p>A number of departments and private stakeholders deal with co-operatives trends including the Msunduzi LED Unit, Small Enterprise Development Agency, Ithala, Further Education and Training, Supply Chain Management, and the like.</p> <p><b>3. Existence of training programmes for co-operative members.</b></p>	<p><b>WEAKNESSES</b></p> <ol style="list-style-type: none"> <li>1. Lack of coordination between service providers has resulted in difficult access to services by emerging co-operatives.</li> <li>2. Interference of stakeholders in the internal matters of co-operatives.</li> <li>3. Limited information flow between co-operatives and stakeholders.</li> <li>4. Co-operatives own challenges: co-ops have their own challenges such as the Management and Business Challenges: Lack of access to Market, to business premises, to business equipment and machineries, to market opportunities, to raw materials, to business transport, to quality/skilled employees, to land, to Seed capital, to government grant, to business advice and mentorship.</li> </ol>
<p><b>OPPORTUNITIES</b></p> <ol style="list-style-type: none"> <li>1. Existing business opportunities in the ten set aside products from the DTI:             <ul style="list-style-type: none"> <li>– advertising, media and communication;</li> <li>– interior and exterior cleaning services and cleaning product supplies;</li> </ul> </li> </ol>	<p><b>THREATS</b></p> <ol style="list-style-type: none"> <li>1. Side-lining Co-operatives People in the Municipality, including some officials, think that co-operative means a black social business or social assistance. This narrow view on co-</li> </ol>

- clothing and textiles;
- computer equipment and consumable supplies;
- interior and exterior furniture and décor;
- events co-ordination and management;
- maintenance, repair, construction and office space;
- travel co-ordination and shuttle services;
- food, perishables and supplies; and
- stationery supplies and printing.

Opportunities exist for co-operatives to export to neighbouring cities such as Durban and Johannesburg.

2. Opportunities exist for co-operatives to export to BRICS countries including:
  - Brazil
  - Russia
  - India and
  - China.
3. Existence of the DTI co-operative incentive scheme (eligible for a maximum total grant of R300 000 with the minimum being R10 000).
4. Existence of the DTI co-operative Micro-Loan Support Through Wholesaling (financial support at the lower end of the market of co-operatives ranging from R200 to R10 000)

operatives restricts and prevents many service providers to assist co-operatives.

2. Lack of an entrepreneurship culture and reluctance to enter into the business sphere
3. Lack of innovation by business owners
4. Red Tape and rumours of corruption

## 8. STRATEGIC FRAMEWORK

This strategy framework section follows the preceding situational analysis section that assessed the existing co-operatives' situation and trends of the Msunduzi Municipality. In the conclusion of the situational analysis section, a breakdown of the Msunduzi's co-operatives in terms of Strengths, Weaknesses, Opportunities and Threats (SWOT) was presented.

The current section deals with the formulation of a strategic framework and interventions that are necessary to turn around the current state of co-operatives in the Msunduzi Municipality. This will be achieved through the creation of a vision, principles and strategies which take into consideration the projects within the area as well as stakeholder linkages and project implementation.

The section starts by presenting the developed vision, principles and strategies that will be taken into consideration in the implementation of various suggested key interventions.

### 8.1. VISION

***By 2025 Msunduzi Municipality to have self-sustained co-operatives in variety of economic sectors that will generate income, create employments and grow the economy***

It should be noted that there is a need to develop a number of guiding principles that might guide the current strategy. Therefore, following principles are the key thrusts to be carried forward in this strategy.

### 8.2. POLICY PRINCIPLES

**Bottom up approach:** although one might argue that the government tries to uplift the lives of the previously disadvantaged individuals and groups through the mobilisation of people to start co-operatives, there is a need to understand that mobilising co-operative using the top down approach has produced a large number of premature co-operatives, not yet ready for the business. Co-operatives are poverty alleviation means that help the previously disadvantaged individuals to access the mainstream of the economy. Therefore, genuine co-operatives need to be self-driven and subject to certain preconditions for success.

**Set aside procurement:** Although it is accepted that co-operatives are businesses like any other, the Msunduzi Municipality through this strategy recognises that co-operative is a legal and form of business organisation used as a poverty alleviation mechanisms. For this reason, the Msunduzi Municipality needs to set aside a number of products that are specifically for co-operatives procurement.

**Determined timeframe for co-operative assistance:** government recognises the role played by co-operatives in job-creation, sustainable employment and improvement of the quality of life of their members and communities around them. Government's role is to support these initiatives ensuring that they are viable and sustainable. However, government support and assistance need to have a limited timeframe after which matured co-operatives are to be treated as other normal businesses.

**Harmonisation of support to co-operatives:** co-operatives are based in local communities and affected by the government programmes, policies, laws and regulations. Co-operatives keep people in their communities, encouraging them to mobilise resources they have within their communities. The integration of provincial and local co-operative development support is a crucial principle underlying the development of co-operatives. This is consistent with the decentralisation of government services and the important roles played by local authorities in the implementation of co-operatives programmes. In other words, provincial government and departments are required to reduce and limit their direct interferences with co-operatives; while encouraged to assist municipalities in the implementation of co-operatives programmes and activities.

**Good understanding of co-operatives by officials:** co-operative principles are the universally accepted guidelines by which co-operatives put their values into practice. This needs to be recognised by government by drawing the thin line between support and control. Extensive government interference may break the co-operative movement but government support can help create a strong co-operative movement in the area. Therefore, for an efficient co-operative movement development, municipal officials need to undergo a thorough training in the deep understanding of the functioning of co-operatives.

### 8.3. STRATEGIES

This sub-section provides details of the developed strategies, which will further be unpacked into projects/activities in the implementation plan. It should be indicated that strategies deal with the aspects or challenges faced by SMMEs in both urban and rural areas of the Municipality. Strategies developed include the following:

- A creation of a conducive policy and legal environment,
- Building of a supportive institutional system,
- Provision of capacity building and skills development for co-operatives,
- Provision of support services to co-operatives and addressing poverty.

#### 8.3.1 A creation of a conducive policy and legal environment

The Msunduzi Municipality has a constitutional mandate and role to play in creating a climate that is conducive for co-operatives to operate without being frustrated by any biased policy. It should be indicated that this conducive environment needs to have few or no legal barriers to market full participation for co-operatives in the Msunduzi's economy. Key actions here include the following:

- Facilitating people to form co-operatives,
- Legal registration of co-operatives,
- Registration of Co-operatives in the Central Database,
- Assisting in the establishment of the secondary co-operatives,
- Assisting in the establishment of the co-operative wholesales,

#### 8.3.2 Building of a supportive institutional system

Of most importance to indicate is that the current Msunduzi co-operative value chain provides a number of significant and needed services to co-operatives. However, there is a limited collaboration between the municipal officials who deal with the co-operatives. Therefore, the harmonisation and coordination of institutions and stakeholders that deal with co-operatives in the Msunduzi Municipality ought to be promoted in order to efficiently manage co-operative sector. Key activities here include the following:

- Facilitating the establishment of the co-operative development association,
- Training of officials on the functioning of co-operatives,
- Provision of the co-operative helpline,
- Rehabilitation of the underperforming co-operatives,
- The coordination of all co-operatives development activities.

### 8.3.3 Provision of capacity building and skills development for co-operatives

Certain co-operative members and stakeholders face a skills shortage in the Msunduzi Municipality; while others even associate co-operatives with charity organisations. This makes it difficult for both co-operative members and service providers to run and support co-operatives efficiently. Co-operatives as businesses, members have to apply all required business skills and to work intensely to sustain and survive in the business sphere. They have to realise that producing quality goods and services can lead to the products being in high demand in the market. In this way co-operatives will become financially stable. Key activities here include the following:

- Train co-operatives on the functioning of co-operative business
- Train co-operatives on SARS, VAT, UIF and CIPC compliance
- Train co-operatives on Business administration and management
- Train co-operatives on Financial management
- Train co-operatives on Human resources management
- Train co-operatives on Conflict resolution
- Train co-operatives on Quality control
- Train co-operatives on Customer care
- Train co-operatives on Technical and specific subjects/skills
- Train co-operatives on Tendering skills

### 8.3.4 Provision of support services to co-operatives and addressing poverty

Co-operatives in the Msunduzi Municipality face many challenges ranging from the lack of access to funding, lack of access to market opportunities, lack of access to information and skills development, lack of access to technical skills, lack of entrepreneurship skills, lack of managerial abilities, etc. to develop co-operative sector in the Municipality, these challenges will need to be addressed. Key activities here include the following:

- To encourage co-ops to get involved in various sectors including the sectors such as: Green economies (Solar projects, Waste buy-back centre, Innovative waste management, Hydro-power research, Ethanol and oil from algae, Shisa solar and green building), Tourism sector (Event management, Catering, Accommodations, Cultural tourism), Transport sector, Construction sector, Manufacturing sector, Financial services, and Import and export trade.
- Assisting Co-operative to venture in export especially in BRICS countries and in Africa
- Assisting co-operatives to participate in special economic zones (SEZ),

- Facilitating access to finance,
- Provision of mentorship programme,
- Refer co-operatives to the Line Departments,
- Provision of available business equipment,
- Facilitating networking sessions for co-operatives,
- With the support of Small Business Growth Enterprise to undertake the audit of municipal public procurement spend on co-operatives on yearly basis.
- Facilitate access for small businesses to the following ten set aside products from the DTI:
  - advertising, media and communication;
  - interior and exterior cleaning services and cleaning product supplies;
  - clothing and textiles;
  - computer equipment and consumable supplies;
  - interior and exterior furniture and décor;
  - events co-ordination and management;
  - maintenance, repair, construction and office space;
  - travel co-ordination and shuttle services;
  - food, perishables and supplies; and
  - stationery supplies and printing.
- To lobby for the revision of the bottlenecks caused by the current supply chain management regulations in line with the principles of the radical economic transformation.

## 9. IMPLEMENTATION FRAMEWORK

This implementation section follows the preceding strategy formulation section that provided a strategic framework and interventions necessary to improve the current co-operative movements in the Msunduzi Municipality. The strategy formulation section developed a vision and principles taking into consideration the projects within the area; current co-operatives' and economic trends of the Municipality, stakeholder linkages and the municipality's project implementation capability. This section is made of the implementation plan, the financial guidelines and the monitoring and evaluation tools. Key projects that will part of the implementation framework include the following:

Strategies	Projects
<b>1 A creation of a conducive policy and legal environment</b>	<ul style="list-style-type: none"> <li>– Facilitating people to form co-operatives,</li> <li>– Legal registration of co-operatives,</li> <li>– Registration of Co-operatives in the Central Database,</li> <li>– Assisting in the establishment of the secondary co-operatives,</li> <li>– Assisting in the establishment of the co-operative wholesales,</li> <li>– Assisting in the establishment of the co-operatives in all sectors.</li> </ul>
<b>2 Building of a supportive institutional system</b>	<ul style="list-style-type: none"> <li>– Facilitating the establishment of the co-operative development association,</li> <li>– Training of officials on the functioning of co-operatives,</li> <li>– Provision of the co-operative helpline,</li> <li>– Rehabilitation of the underperforming co-operatives,</li> <li>– The coordination of all co-operatives development activities.</li> </ul>
<b>3 Provision of capacity building and skills development for co-operatives</b>	<ul style="list-style-type: none"> <li>– Train co-operatives on the functioning of co-operative business</li> <li>– Train co-operatives on SARS, VAT, UIF and CIPC compliance</li> <li>– Train co-operatives on Business administration and management</li> <li>– Train co-operatives on Financial management</li> <li>– Train co-operatives on Human resources management</li> <li>– Train co-operatives on Conflict resolution</li> </ul>

	<ul style="list-style-type: none"> <li>- Train co-operatives on Quality control</li> <li>- Train co-operatives on Customer care</li> <li>- Train co-operatives on Technical and specific subjects/skills</li> <li>- Train co-operatives on Tendering skills</li> </ul>
<b>4 Provision of support services to co-operatives and addressing poverty</b>	<ul style="list-style-type: none"> <li>- To encourage co-ops to get involved in various sectors: green economies, tourism sector, transport sector, construction sector, manufacturing sector, financial services, and import and export trade.</li> <li>- Assisting Co-operative to venture in export especially in BRICS countries and in Africa</li> <li>- Assisting co-operatives to participate in up-coming special economic zones (SEZ),</li> <li>- Facilitating access to finance,</li> <li>- Provision of mentorship programme,</li> <li>- Refer co-operatives to the Line Departments,</li> <li>- Provision of available business equipment,</li> <li>- Facilitating networking sessions for co-operatives,</li> <li>- With the support of Small Business Growth Enterprise to undertake the audit of municipal public procurement spend on co-operatives on yearly basis.</li> <li>- Facilitate access for small businesses to the following ten set aside products from the DTI: <ul style="list-style-type: none"> <li>• advertising, media and communication;</li> <li>• interior and exterior cleaning services and cleaning product supplies;</li> <li>• clothing and textiles;</li> <li>• computer equipment and consumable supplies;</li> <li>• interior and exterior furniture and décor;</li> <li>• events co-ordination and management;</li> <li>• maintenance, repair, construction and office space;</li> <li>• travel co-ordination and shuttle services;</li> <li>• food, perishables and supplies; and</li> <li>• stationery supplies and printing.</li> </ul> </li> <li>- To lobby for the revision of the bottlenecks caused by the current supply chain management regulations in line with the principles of the radical economic transformation.</li> </ul>

## 9.1. IMPLEMENTATION PLAN

The Project Implementation Plan provides a time-based perspective of the projects and activities relating to the co-operative sector proposed for implementation. The following table

displays the project number, the project / activity name, and the proposed start and end date. The GANTT chart starts from 2018 as a number of projects should be initiated immediately and then the five years is broken down into blocks of six months.

It should be noted that:

- Where activities did not have a defined end date the end of the five-year term was used as the end date, i.e. 30 December 2022;
- Where a project will be undertaken within a specific six-month period and have a shorter timeframe (i.e. two months) the full six-month block was filled up; and
- A large number of projects start out in the early parts of the five-year term and the potential for achieving this should be reconsidered based on resources, including human capacity and funds, in Msunduzi Municipality.

Table 11 The Project Implementation Plan

No	Projects/Activities	2018		2019		2020		2021		2022	
1	Facilitating people to form co-operatives,										
2	Legal registration of co-operatives,										
3	Registration of Co-operatives in the Central Database,										
4	Assisting in the establishment of the secondary co-operatives,										
5	Assisting in the establishment of the co-operative wholesales,										
6	Facilitating the establishment of the co-operative development association,										
7	Training of officials on the functioning of co-operatives,										
8	Provision of the co-operative helpline,										
9	Rehabilitation of the underperforming co-operatives,										
10	The coordination of all co-operatives development activities.										
11	Train co-operatives on the functioning of co-operative business										
12	Train co-operatives on SARS, VAT, UIF and CIPC compliance										
13	Train co-operatives on Business administration and management										
14	Train co-operatives on Financial management										
15	Train co-operatives on Human resources management										
16	Train co-operatives on Conflict resolution										
17	Train co-operatives on Quality control										
18	Train co-operatives on Customer care										

No	Projects/Activities	2018		2019		2020		2021		2022	
19	Train co-operatives on Technical and specific subjects/skills										
20	Train co-operatives on Tendering skills										
21	To encourage co-ops to get involved in various sectors: green economies, tourism sector, transport sector, construction sector, manufacturing sector, financial services, and import and export trade.										
22	Assisting Co-operative to venture in export especially in BRICS countries and in Africa										
23	Assisting co-operatives to participate in special economic zones (SEZ),										
24	Facilitating access to finance,										
25	Provision of mentorship programme,										
26	Refer co-operatives to the Line Departments,										
27	Provision of available business equipment,										
28	Facilitating networking sessions for co-operatives,										
29	With the support of Small Business Growth Enterprise to undertake the audit of municipal public procurement spend on co-ops on yearly basis										
30	Facilitate access for small businesses to the ten set aside products from the DTI:										
31	To lobby for the revision of the bottlenecks caused by the current supply chain management regulations in line with the principles of radical economic transformation										

# Msunduzi Co-operative Development Strategy

## 9.2. FINANCIAL PLAN

The Financial Plan reflected in the following table provides an overview of capital and operational budget requirements per institution or service provider over a certain period. The budgets indicated in the table are indicative only. Detail cost estimates can only be made once feasibility studies for the actions have been undertaken that includes the conceptualisation of the designs of the facilities and actions.

## Msunduzi Co-operative Development Strategy

Table 12 The Project Financial Plan

No	Description / Type of facility	Nature of the project	Motivation cost	Annual cost
1	Facilitating people to form co-operatives,	Institutional Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
2	Legal registration of co-operatives,	Facilitation Project	R 2500 per each unregistered co-op	Depending on the number of co-ops to be registered
3	Registration of Co-operatives in the Central Database,	Institutional Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
4	Assisting in the establishment of the secondary co-operatives,	Facilitation Project	R 2500 per each unregistered co-op	Depending on the number of secondary co-ops to be registered
5	Assisting in the establishment of the co-operative wholesales,	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
6	Facilitating the establishment of the co-operative development association,	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
7	Training of officials on the functioning of co-operatives,	Capital project	R3 000 per course	Depending on the number of staff in the business unit
8	Provision of the co-operative helpline,	Capital project	R2000 for installation.	R0
9	Rehabilitation of the underperforming co-operatives,	Regulatory Project	R 250 000 to develop the programme	R0
10	The coordination of all co-operatives development activities.	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0

No	Description / Type of facility	Nature of the project	Motivation cost	Annual cost
11	Train co-operatives on the functioning of co-operative business	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained
12	Train co-operatives on SARS, VAT, UIF and CIPC compliance	Facilitation Project	R3 000 per course	Depending on the number of co-ops to be trained
13	Train co-operatives on Business administration and management	Facilitation Project	R3 000 per course	Depending on the number of co-ops to be trained
14	Train co-operatives on Financial management	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained
15	Train co-operatives on Human resources management	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained
16	Train co-operatives on Conflict resolution	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained
17	Train co-operatives on Quality control	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained
18	Train co-operatives on Customer care	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained
19	Train co-operatives on Technical and specific subjects/skills	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained
20	Train co-operatives on Tendering skills	Capital Project	R3 000 per course	Depending on the number of co-ops to be trained

No	Description / Type of facility	Nature of the project	Motivation cost	Annual cost
21	To encourage co-ops to get involved in various sectors: green economies, tourism sector, transport sector, construction sector, manufacturing sector, financial services, and import and export trade.	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
22	Assisting Co-operative to venture in export especially in BRICS countries and in Africa	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
23	Assisting co-operatives to participate in special economic zones (SEZ),	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
24	Facilitating access to finance,	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
25	Provision of mentorship programme,	Capital Project	R 150 000 to develop the programme R 100 000/ Mentor coaching up to 20 SMMEs	R150 000 per mentor coaching up to 20 SMMEs
26	Refer co-operatives to the Line Departments,	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0
27	Provision of available business equipment,	Capital Project	TBD	TBD
28	Facilitating networking sessions for co-operatives,	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R0

No	Description / Type of facility	Nature of the project	Motivation cost	Annual cost
29	With the support of Small Business Growth Enterprise to undertake the audit of municipal public procurement spend on co-operative businesses on yearly basis,	Facilitation Project	R 250 000	R 250 000
30	Facilitate access to the ten set aside products from the DTI	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R 0
31	To lobby for the revision of the bottlenecks caused by the current supply chain management regulations; this in line with the principle of the radical economic transformation	Facilitation Project	R0. This will be part of day-to-day functions of Msunduzi Business Unit	R 0

### 9.3. MONITORING AND EVALUATION TOOLS AND MECHANISMS

The monitoring and evaluation (M&E) process is always seen as an essential component used in the process of developing and implementing local economic projects in general and co-operatives ones in particular. It is aimed at improving the effectiveness, efficiency and impact of programmes and projects. Without proper examination of the work undertaken, programmes initiated and projects funded, there can be no understanding of what is being successfully implemented, hence the important role that monitoring and evaluation plays in effectively undertaking and implementing co-operatives projects and related processes.

The main objectives of the monitoring and evaluation mechanisms are to:

- Ensure that the correct milestones, as planned, are being achieved;
- Act as an early warning system in cases where targets are unlikely to be achieved;
- Provide regular information to all stakeholders on progress of the projects and an informed basis for any reviews;
- Ensure the continuous sharpening and focusing of strategies and assist in the mobilisation of appropriate interventions.

It should be noted that monitoring and evaluation of the projects is continuous implementation review function to provide the main stakeholders with early indications of progress or lack thereof in the achievement of objectives and outputs. The monitoring team (that will be the Municipal Business Unit members or any established group for such a task) should make use of the following project specific tools and indicators presented in the following table.

## Msunduzi SMME Strategy Report

Table 13 Projects Monitoring and Evaluation

Strategic Programmes	Projects	Key Performance Indicators	Means of verification
1 A creation of a conducive policy and legal environment	Facilitating people to form co-operatives	Facilitation workshops	Attendance register, Minutes of the meetings, List of potential co-operatives
	Legal registration of co-operatives	Co-ops legally registered	List of registered co-ops with CK numbers
	Registration of Co-operatives in the Central Database	Co-ops registered on the Central Database	Registration number for all registered co-ops
	Assisting in the establishment of the secondary co-operatives	Secondary co-ops established	Registration certificates of the secondary co-ops
	Assisting in the establishment of the co-operative wholesales	co-operative wholesales established	Physical address and ERF for the wholesalers
2 Building of a supportive institutional system	Facilitating the establishment of the co-operative development association	co-operative association established	Attendance registers, Minutes, MOU signed
	Training of officials on the functioning of co-operatives	officials trained on the functioning of co-operatives	Attendance registers, certificate of attendance
	Provision of the co-operative helpline	co-operative helpline provided	Number of calls made, received, etc
	Rehabilitation of the underperforming co-operatives,	underperforming co-operatives rehabilitated	Rehabilitation programme document, list of rehabilitated co-ops

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Strategic Programmes	Projects	Key Performance Indicators	Means of verification
	The coordination of all co-operatives development activities.	co-operatives activities coordinated	Coordination programme report
3 Provision of capacity building and skills development for co-operatives	Train co-operatives on the functioning of co-operative business	co-operatives trained on the functioning of co-operative business	Attendance registers, certificate of attendance
	Train co-operatives on SARS, VAT, UIF and CIPC compliance	co-operatives trained on SARS, VAT, UIF and CIPC compliance	Attendance registers, certificate of attendance
	Train co-operatives on Business administration and management	co-operatives trained on Business administration and management	Attendance registers, certificate of attendance
	Train co-operatives on Financial management	co-operatives train on Financial management	Attendance registers, certificate of attendance
	Train co-operatives on Human resources management	co-operatives trained on Human resources management	Attendance registers, certificate of attendance
	Train co-operatives on Conflict resolution	co-operatives trained on Conflict resolution	Attendance registers, certificate of attendance
	Train co-operatives on Quality control	co-operatives trained on Quality control	Attendance registers, certificate of attendance
	Train co-operatives on Customer care	co-operatives trained on Customer care	Attendance registers, certificate of attendance

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Strategic Programmes	Projects	Key Performance indicators	Means of verification
	Train co-operatives on Technical and specific subjects/skills	co-operatives trained on Technical and specific subjects/skills	Attendance registers, certificate of attendance
	Train co-operatives on Tendering skills	co-operatives trained on Tendering skills	Attendance registers, certificate of attendance
4 Provision of support services to co-operatives and addressing poverty	To encourage co-ops to get involved in various sectors: green economies, tourism sector, transport sector, construction sector, manufacturing sector, financial services, and import and export trade.	To co-ops encouraged to get involved in various sectors	Attendance register, Minutes of the meetings, List of potential co-operatives involved in green economies, tourism sector, transport sector, construction sector, manufacturing sector, financial services, and import and export trade.
	Assisting Co-operative to venture in export especially in BRICS countries and in Africa	Co-operative assisted to export to BRICS and Africa	Attendance register, Minutes of the meetings, List of potential co-operatives exporting to BRICS and Africa
	Assisting co-operatives to participate in special economic zones (SEZ),	Co-operative assisted participate in SEZ	List of co-operatives involved in SEZ
	Facilitating access to finance,	List of all available fund developed,	Minutes of the facilitation and support meetings,

## Msunduzi SMME Strategy Report

Strategic Programmes	Projects	Key Performance Indicators	Means of verification
		List of co-operatives in need of fund developed	Approved application forms; Funds database document
	Provision of mentorship programme	Mentorship programme developed; Co-ops provided with mentorship	Mentorship programme document ; List of mentors
	Refer co-operatives to the Line Departments	co-operatives referred to the Line Departments,	Reference letters, SLA with line departments
	Provision of available business equipment	Co-ops provided with required and available equipment	Quotations for equipment provided
	Facilitating networking sessions for co-operatives	Co-operative networking sessions facilitated	Attendance register, Networking programme
	With the support of Small Business Growth Enterprise to undertake the audit of municipal public procurement spend on co-ops on yearly basis	Audit undertaken	Audit Report
	Facilitate access for small businesses to the ten set aside products from the DTI:	Co-operatives accessing set aside products	Invoices, SLA, etc.
	To lobby for the revision of the bottlenecks caused by the current supply chain	Lobbying process developed	Workshops and meetings organised; attendance registers, agenda, etc.

## Msunduzi SMME Strategy Report

Strategic Programmes	Projects	Key Performance Indicators	Means of verification
	management regulations in line with the principles of radical economic transformation		

## 10. ANNEXURE

### 10.1. MSUNDUZI MUNICIPALITY – CO-OPERATIVEERATIVES QUESTIONNAIRE 2017

Good day I am.....from Urban-Econ Development Economic consultants. We are conducting a research study on behalf of Msunduzi Local Municipality investigating the problems and development opportunities pertaining to co-operatives. Would you please be so kind to answer the following questions for me. This should only take 5 minutes to complete. The information will be kept confidential and will not be made available to any outside person or organization.

Name of interviewer		
Date of interview		
Name of co-operativeerative		
Name of Interviewee		
Business contact details	Tel /Cell	
	Email	
	No of Members	
	Physical Address	

#### 1. How long has your co-operative been operating for?

< 1 year	1
1 to 3 years	2
4 to 6 years	3
7 to 10 years	4
> 10 years	5

#### 2. What work/service is your co-operative doing (to be filled by the Interviewer)?

Sectors	Specification
Agriculture	
Tourism	
Construction	
Business trade	
Transport and communication	
ICT	
Manufacturing	
Mining	
Catering and Accommodation	
Finance and business services	
Community, social and other personal services	

**3. What is the general level of education in your co-operative?**

Education			
No Schooling	1	Secondary Education	3
Primary Education	2	Tertiary Education	4

**4. Where does your co-operative get most of its contracts/markets from?**

Clients	Specific Department
National government	
Provincial government	
Municipality	
Private Sector	
Others	

5. Does your co-operative understand the tender process?		6. Does your co-operative needs a training on how the government tenders work?	
Yes	No	Yes	No

**7. Over the past twelve months, what has been your co-operative general/average Growth?**

Expanding?	1
Stay the same?	2
Declining?	3

**8. What challenges stop you from expanding your co-operative?**

1	
2	
3	
4	

**9. Finally, what suggestion can you make for the municipality to improve its co-operative development programme?**

1	
2	
3	
4	

**THANK YOU FOR YOUR PARTICIPATION**

## Msunduzi SMME Strategy Report

### 10.2. MSUNDUZI CO-OPERATIVE DATABASE

No	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
1	Phakama Dade Co-operative Limited		Agricultural	Crop farming	8	Pietermaritzburg	Mkhize B	076 7676 381	072 1558 170	
2	Qediphango Co-operative Limited	2008/003386 /24	Agricultural	poultry	9	Sobantu	Mngadi NL		082 433 1552	
3	Abalindi Landscaping Co-operative	2006/000419 /24	Service	Grass cutting/ gardening	7	Imbali	Makhaye EM	082 8385 467	073 6985 362	Imbali Township
4	Abangqobi Fibreglass Co-operative Limited	2008/000245 /24	Manufacturing	Glass tumbler	5	Imbali	Lubalule LN	073 1700 312	072 5186 135	1756 Unit J, Imbali, 3219
5	Abathwa Co-op	2013/004480 /24	Service	Supplying of seedlings	5	Elandskop	fikile/ sindi	072 412 0613	081 050 7135	P.O. BOX 48197, Elandskop, 3226
6	Ado Multi-Purpose Co-operative	2012/007194 /24	Agricultural	poultry		Pmb	VB Mthembu	071 084 5199		P.O. Box 46817, Pietermaritzburg, 3200
7	Agricom Co-operative	2009/000984 /24	Service	Repairs	5	Pmb	Mthlane Bongani	033 345 5457	072 415 2407	166 Boom street, Pmb,3201
8	Akwande Poultry Co-operative Limited		Agricultural	Crop farming	8	Edendale	Nqayi T	083 6420 800	076 654 3230	166 , Boom street, Pietermaritzburg, 3200
9	Alwande Co-operative Limited		Service	Prining	5	Imbali	Mthembu M J	076 345 6751		
10	Alwande Co-operative Limited		Manufacturing	textile	5	Imbali	Qwabe L M	082 377 7038	083 563 5198	

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No	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
11	Amabhodwe Funeral Co-operative	2008/004677/24	Service	Funeral parlour	5	East street	Bhekuyise Zimu	033-398 8005		
12	Amadodana AseMgungundlovu Co-op	2009/000399/24	Service	music	12	Edendale	Zamubuhle	082 8477 085	082 7089 386	Imbali Township
13	Amahle Amagcwabe Co-operative	2010/004598/24	Service	Catering & décor	5	Lincoln meade	Zinhle	033 096 1218		Imbali Township
14	Amahle Sewing Co-operative Limited	2006/000418/24	Manufacturing	textile	9	Imbali	Shange SI	033-3219186	073 2616 538	Imbali Township
15	Amajalimane Limited Co-operative		Manufacturing	textile	5	Hermannisburg	Nxumalo BG	072 3655 767	072 6374 322	
16	Amajuba Co-operative	K6/3/9/2967	Service		6		Mkhize LM	076 313 0220	082 486 9714	
17	Amanzophuthu Co-operative	2008/004689/24	Agricultural	Crop farming	5	Imbali	Mlungisi Goqo	071 133 9954	071 104 6793	Imbali township
18	Amawethu Co-operative Limited		Service	Grass cutting/ gardening	7	Sobantu	Ndlela ZP	033-3902373	072 9537 318	
19	Amile Blockmaking Co-operative Limited	K6/3/9/8649	Manufacturing	Bricks/ blocks	5	Imbali	Jili J	083 3639 716	072 0966 330	
20	Asakheni Concrete Co-operative Limited		Manufacturing	Bricks/ blocks	5	Edendale	Magwaza M W	033-3984397	072 9662 731	
21	Ashdown Garden Service Co-operative LTD		Service	Grass cutting/ gardening	6	Ashdown	Malinga SP	033-3988123	072 1576 662	
22	Asiphakamisane Multi-Purpose Co-operative	2012/012746/24	Service	cleaning		Scottsville		083 431 3488		
23	Asiqhubeke Plant Hire 2 Co-operative	2006/000252/24	Service	Plant hire		Pmb		033 3454 189		

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No	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
24	Asithokoze Co-operative Limited		Agricultural	poultry	6	Imbali	Khuwayo Y B	073 5679 459	084 7731 665	
25	Asizakhe Co-operative Limited	K6/3/9/5608	Manufacturing	Bricks/ blocks	11	Dalton	Mbata BE	08285686 56	07263214 42	
26	Awethu Agricultural Co-operative	2011/008737 /24	Agricultural	Crop farming	5	Sobantu	T R Ngubane/ B P Gcaba	072 907 6118		Sobantu village, Pmb, 3201
27	Azibuye Emasweni Agricultural Co-operative	2012/004638 /24	Agricultural	Crop farming	8	Sobantu	S Gcaba	72907611 8		1106 Nxele street, Sobantu, 3201
28	Baby Kangaroo Co-operative	K6/3/9/9049	Manufacturing	textile	12	Pietermaritzburg	Mohapi	07349426 62	07258998 41	
29	Bambanani Co-operative Limited		Manufacturing	textile	7	Edendale	Dhlomo SD	033-3991655	07241765 61	
30	Bavuse Vikela Co-operative	K6/3/9/6837	Manufacturing	textile	8	Pietermaritzburg	Majeke M	033-3863499	033-3454606	
31	Bhukulani Women's Co-operative	2008/003376 /24	Manufacturing	textile	5	Imbali	Linda Nzaca	073 429 5822	076 963 0293	Imbali T/ship, Pmb, 3219
32	BJZ Thandimpilo Co-operative	2009/005055 /24	Agricultural	Crop farming	5	Imbali	Jabulile Khumalo	073 480 7217	073 248 6456	Imbali T/ship, Pmb, 3219
33	Bongakahle TF Agricultural Co-operative	2012/004673 /24	Agricultural	poultry	5	Snathing	SN Zungu	072 348 3664		699 Newtown road, Snathing 3217
34	Bophani Co-operative Limited		Manufacturing	textile	11	Pietermaritzburg	Gwala NF	078 2692 060	072 6292 397	
35	Bridal Jewellery Warehouse	2009/006420 /24	Service	Transport	5	Pmb	Deveshvn	033 3913208		Montrose
36	BTN Co-operative		Manufacturing	craft & beadwork	5	Edendale	Bathobile	082 752 0723		
37	Buhle bemvelo Co-operative		Manufacturing	craft & beadwork	10	Elandskop	Sizeni	073 819 2512		

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No	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
38	Buhle bemvelo Co-operative		Manufacturing	craft & beadwork	8	Sweetwaters	KR Mbnjwa	072 9532 045	079 328 4726	
39	Buhle Besizwe Agricultural Co-operative	2009/004606/24	Agricultural	Crop farming	7	Esgodini (edendale)	Khanyeza Nozipho	073 2164 756	072 262 5995	
40	Buhle Bethu Cleaning Co-operative Limited		Service	cleaning	8	Edendale	Dlamini NF	084 8461 143	076 5364 157	
41	Buhle Bezulu	2011/004507/24	Agricultural	poultry	5	Kwa mafunze	FA Nxele	073 749 2287		P.O. BOX 2977, Mafunze, Elandskop, 3226
42	Buhle Bezwe Fashion Designer Co-operative		Manufacturing	textile	8	Pietermaritzburg	Oghpie GL	083 4789 850	082 4227 159	
43	Buhlebesizwe Co-operative	2009/004606/24	Agricultural	Crop farming	7	Esgodini (edendale)	Nozipho Khanyile	073 2164 756	072 2625 995	Esgodini location, Edendale, 3217
44	Bukani Co-operative Limited		Service	Grass cutting/ gardening	11	Imbali	Mbeje NE	07641352 70	07334472 31	
45	Cabanga Wenze Agricultural Co-operative	2012/004295/24	Agricultural	Crop farming	5	Qanda	Musa Mafu	079 995 7213	78297072 6	Qanda location, Elandskop, 3226
46	Cacisa Supplier Co-operative	2009/002361/24	Service	Nutrition	5	Azalea	Mtolo Busisiwe	078 125 2756		1159 Unit 4, Azalea, Pmb 3216
47	City Cleaning Co-operative Limited		Service	cleaning	7	Edendale	Nzimande SP	072 2908 519	078 3151 262	

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No	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
48	Classic Catering Co-operative	K6/3/9/7430	Service	Catering & décor	11	Ashdown	Khulusae Smangele	082 0979 418		
49	Cobela Agricultural Co-operative	2010/001473 /24	Agricultural	Crop farming	5	Elandskop	Govender Bala	084 381 9980		Elandskop, 3226
50	Culumanco Co-operative	2009/000964 /24	Manufacturing	Furniture	5	Edendale		072 875 3808	072 778 2247	Edendale, Pmb, 3217
51	D section Coblers Co-operative		Manufacturing	Shoes	6	Pietermaritzburg	Hlatshwayo M V	033-3869035	07326449 77	
52	Dalindlela Cooperative Limited	2008/000242 /24	Construction	Building & supplying	8	Ashdown	Dube Z	072 6542 604	073 5235 257	
53	Dalisu Cleaning Co-operative Limited		Service	cleaning	8	Pietermaritzburg	Nxumalo OZP	033-3866636	076 0958 893	
54	DCO Matiwane Co-operative	K6/3/9/1201	Manufacturing	Bakery / baking	8	Willowfontein	Thami Shange	03332189 26	07283576 56	P.O. BOX 1824, Willowfontien, 3201
55	Ditsala Co-operative Limited		Service	cleaning	8	Imbali	Khanyile S	033-3211232	083 7324 856	
56	Dlakunelisane Co-operative	K6/3/9/7383	Agricultural	poultry	11	Edendale	Mpungose SB	08253671 46	07222878 98	
57	Dlokovu Agricultural Co-operative	2011/001570 /24	Agricultural	Crop farming	5	Copesville	BA Nene	082 223 0465	072 684 3536	Haniville location, Copesville, pmb, 3201
58	Duzi Steel and Fastners Co-operative	2009/000482 /24	Manufacturing	Steel	5	Willowfontein	Bulelani	076 8093404	084 370 9297	Imbali township
59	Ebuhleni Co-operative		Manufacturing	textile	11	Imbali	Mhlongo LL	072 185 2575	07245415 53	
60	Ekhaya Primary Co-operative	2007/001437 /24	Manufacturing	toilet paper	5	Sweetwaters	Mr Ntuli	082 6702 188		Sweetwaters location

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61	Elandskop Co-operative Limited	2010/008584/24	Manufacturing	textile	8	Elandskop	Zothini Malinga		073 956 9300	Kwancane location
62	Elandskop Youth Development Co-operative	K6/3/9/8790	Service	Catering	8	Elandskop	Ndlovu Z	833733141	0732159438	
63	Empumelweni Project Co-operative LTD		Agricultural	Stock farming	9	Pietermaritzburg	Sibisi JT	076 5861 205	076 0655 369	
64	Eyabantu Dressmakers Co-operative	K6/3/9/6750	Manufacturing	textile	9	Pietermaritzburg	Jila P	072 7912 800	082 8389 585	
65	Eyakho Catering and Multi-purpose Co-operative	2009/005076/24	Service	Catering	5	Imbali	Sthembiso	073 305 5010	084 706 9928	Willowfontein, Pmb 3201
66	Eyamanandi Bakery Co-operative	K6/3/9/8541	Manufacturing	Bakery / baking	7	Gezibuso	Phumzile		0826773623	Inandi area, Pmb, 3201
67	Eyethu Imibono Yezwi Laba Felokazi Co-op	2011/003293/24	Manufacturing	detergents	8	Imbali	Maria Buthelezi	082 211 0379		Imbali township, Pmb 3219
68	Eyethu-Sonke Timber Co-operative	K6/3/9/10250	Manufacturing	Furniture	11	Edendale	Nxumalo K	0839772617	0835339287	
69	Ezandleni Zakho Co-operative	2012/007197/24	Manufacturing	textile	10	Imbali	Mahlobo SK	073 444 0931		Imbali township, Pmb 3219
70	Eze 2 Nawe Co-operative	2012/008295/24	Construction	Welding	5	Sweetwaters		083 552 6196	073 150 2406	P.O.BOX11598 Dorpspruit 3206
71	Ezekhethelo Co-operative	2008/004668/24	Manufacturing	Catering	5	Pietermaritzburg	Mabuyi	033-398 1704	072 574 4156	
72	Ezekhethelo General Trading Co-operative		Service	cleaning	11	Imbali	Khwela ZC	033-3984680	0835179079	

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73	Ezweni Co-operative Limited		Service	Beauty salon	5	Imbali	Ngcobo ZV	033 398 3660	073 981 1324	
74	Fabcos African Builders Co-operative	2010/002133/24	Construction	builders	5	Imbali	Nzama Velaphi David	082 472 2342		P.O.BOX11154 Dorpspruit 3206
75	Fabcos African Farmers	2010/002132/24	Agricultural	Farmers	5	Imbali	Nzama Velaphi David	082 472 2342		P.O.BOX11154 Dorpspruit 3206
76	Fabcos National	2010/002142/24	Service	Accommodation	5	Imbali	Nzama Velaphi David	082 472 2342		P.O.BOX11154 Dorpspruit 3206
77	Fabcos National Traders	2010/002138/24	Service	Traders	5	Imbali	Nzama Velaphi David	082 472 2342		P.O.BOX11154 Dorpspruit 3206
78	Fabcos Professional Service	2010/002143/24	Service	Security	5	Imbali	Nzama Velaphi David	082 472 2342		P.O.BOX11154 Dorpspruit 3206
79	Fabcos SA Tarveners Co-operative	2010/002184/24	Service	tarven	5	Imbali	Nzama Velaphi David	082 472 2342		
80	Fezeka Dressmakers Co-operative Limited	K6/3/9/7353	Manufacturing	textile	6	Edendale	Sithole ZG	082 6600 919	076 8142 338	
81	First Choice Co-operative	K6/3/3/8587	Agricultural	Broiler chicken	7	Sweetwaters	Mthalane S B	07324875 06	08267725 20	
82	Fukula Butchery Co-operative Limited		Service	Butchery	5	Panorama	Mngadi PF	033-3900334	082 3034 237	
83	Fudukuzenzela Co-operative Limited	K6/3/9/2957	Service	Laundry	6	Pietermaritzburg	Hlela NP	033 3428225	072 9938850	
84	Funulwazi Co-operative	2009/000480/24	Manufacturing	Bakery / baking	8	Kwa qanda	Cynthia Mbanjwa	033-505 0863	083 774 5396	KwaQanda location, Pmb, 3201
85	Fuzemabomvini Agricultural Co-operative	2012/009144/24	Agricultural	Crop farming	5	raisesthorpe		074 629 2505	076 621 7479	

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86	G20 Co-operative	2008/004503/24	Service	Taxi operators	20	Pietermaritzburg	Zungu Dumisani	082 747 9673	073 025 2117	Langalibalele street, Pmb 3200
87	Galela Co-operative	2010/004882/24	Service	Funeral parlour	18	Mpumzuza	Sibisi NP	072 80 4703	078 176 7149	
88	Gcwensa Co-operative	K6/3/9/5321	Manufacturing	Bricks/ blocks	5	Himeville		08252114 22	08252114 22	
89	Geo-Net Café & Paperwork Co-operative		Service	Telephone (mobile)	5	Pietermaritzburg	Ntshingila MP	073 3503 100	072 4006 594	
90	Global Cateres Co-operative Limited	K6/3/9/6825	Service	Catering & décor	7	Azalea	Ngubane N	033-3238124	072 3407 880	1694 Unit , Azalea, Pmb, 3201
91	GMC Supply and Service Co-operative		Service	Supplying of seedlings		Imbali	Webster Thoko	072 462 7171		
92	GNSST Business Enterprise Co-operative	2006/000878/24	Manufacturing	Furniture	8	Edendale	TT Solwani	73360297 3		P.O.BOX400, Pmb 3200
93	Gobukhoza Co-operative	2008/003455/24	Agricultural	Live stock farming	5	Imbali	Ntombizodwa	082 346 9240	082 438 7064	Imbali stage 3, Imbali 3219
94	Gugquma Co-operative Limited		Manufacturing	Bricks/ blocks	8	Harburg	Mbhele TE	072 3968 986	076 1100 346	
95	Gudlintaba Co-operative Limited	K6/3/3/7322	Agricultural	poultry	11	Imbali	Mkhize PG	033-3219482	076 2460 932	
96	Gudlintaba Mgwagwa Co-operative	2008/004646/24	Agricultural	poultry	5	Howick	Bongani Shelembe	072 398 9302	071 338 1024	
97	Gugulethu Business Co-operative Limited		Manufacturing	Bakery / baking	7	Edendale	Shezi NA	072 8664 115	072 1814 531	

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98	Gxa Gardening Service Co-operative	K6/3/9/12798	Service	Grass cutting/ gardening	5	Edendale	Ngcobo SA	072 0973 838	084 0317 926	
99	Harambe Construction Co-operative	2012/004615/24	Construction	Welding	11	Mayors walk	BA Ntshalinga	076 240 5454		P.O.BOX21575 Mayors walk, Pmb 3201
100	High Speed Painting Co-operative	2008/003449/24	Service	painting	5	Imbali	Mtali Alfred	072 128 3852		Imbali township
101	Hlala Wazi Willow Farming Co-operative	2012/008216/24	Agricultural	Crop farming	8	Willowfontein		084 533 4351	073 548 6061	Willowfontien, Pmb 3201
102	Hlanganani Construction Co-operative	2012/004719/24	Construction	Welding	8	Kwa nxamalala	Z Ngcoya	082 309 0691		P.O.BOX21575 Mayors walk, Pmb 3201
103	Hlelingomuso Co-operative		Manufacturing	Disposal nappies	5	Pietermaritzburg	Khumalo A O N	033-3876788	07202434 87	
104	Ibandla Super Co-operative Limited		Service	Grass cutting/ gardening	7	Ashdown	Xaba AL	084 063 1014	083 587 2580	
105	Icebo Elihle Construction Co-operative	2012/004678/24	Construction	builders		Mayors walk	MP Zuma	079 668 2086		P.O.BOX21575 Mayors walk, Pmb 3201
106	Icebolethu Co-operative	2009/004614/24	Manufacturing	textile	8	Willowfontein	Ndlovu N B	033-3211282	N/A	
107	Icilongo Sweetwaters Co-operative	2009/002174/24	Manufacturing	textile	10	Pietermaritzburg	Makabuwa C	033-3992978	073 3457 686	
108	Idwala Construction Co-operative	2012/008203/24	Construction	Welding	6	Southgate		072 118 0890	079 405 6237	P.O.BOX2244 South gate, Pmb 3201
109	Igugu Sewing Co-operative/Ithalente	K6/3/9/6736	Manufacturing	textile	6	Elandskop	Mhlongo TA	08461352 34	07355521 83	

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No	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
110	Ikhethelo multipurpose Co-op	2012/019930/24	Service	Catering	6	Elandskop		072 014 2981		
111	Ikusasaletu Co-operative		Agricultural	Broiler chicken	5	Imbali	S J Ndlovu	840674280		
112	Ilala Lodge Bed&Breakfast Co-operative	K6/3/9/12653	Service	cleaning	5	Pietermaritzburg	Zuma TR	072 6299 119	072 2138 511	
113	Imbali 3 and J Co-operative		Service	Taxi iperators	16	Pietermaritzburg	Ngubane Langelihle	083 528 0869	083 469 0039	Lager center, Pmb 3201
114	Imbiza Bakery Co-operative	2010/003160/24	Service	Bakery & catering	5	Isnathing	Yeni LT	076 870 5332	082 868 9811	
115	Imbumba Youth Speckless Co-operative	2006/000467/24	Service	cleaning	7	Mpophomeni	Dudu/ Ntokozi	0825485156	078 114 6020	1970 Dinangwe road, mpophomeni, Howick,3290
116	Imicabango Yethu Co-operative	2010/000639/24	Manufacturing	craft & beadwork		Caluza	Badumile Nzimande	074 822 7896		P.O.BOX 501, Plesslear 3216
117	Imisebenzi Yethu Co-operative Limited	K6/3/9/10207	Service	cleaning	8	Imbali	Ngcobo BC	033-3988622	732963895	
118	Impande yomnotho Co-operative	2008/004655/24	Agricultural	Stock farming	11	Elandskop	Gaphelani Mbongwa	084 868 1514	078 775 2121	Elandkop, Pmb 3226
119	Impressive Co-operative	2009/005057/24	Service	Catering & décor	9	Imbali	Ndlovu VZ	033-3981908	0728727531	
120	Impumelelwenhle Sewing Co-operative LTD		Manufacturing	textile	6	Edendale	Nxumalo HB	082 6409 088		Edendale raod, Edendale 3217
121	Imvelo Master Block Co-operative Limited		Manufacturing	Bricks/ blocks	7	Pietermaritzburg	Ndlovu SI	076 7625 977	073 7606 076	

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122	Imvunge Construction Co-operative	2012/004644/24	Construction	Construction		Mayors walk	Nkosi Ngubane	072 9507 630		P.O.BOX21575 Mayors walk, Pmb 3201
123	Imvuno Youth Co-operative Manufacturing	2010/000175/24	Manufacturing	craft & beadwork	7	Sweetwaters	Thembinkosi Khumalo	033 324 9244		Sweetwaters area, Pmb 3201
124	Indumiso Co-operartive	2009/002174/24	Manufacturing	textile	5	Willowfontein	Zimu BG	078 553 7124	08263681 91	Imbali township, Pmb 3219
125	Ingcebo Co-operative Limited		Agricultural	poultry	9	Hopewell	Gwala SN	083 9850 339	072 282 4414	
126	Ingede Co-operative		Manufacturing	textile	11	Edendale	Duma B	082 8649 788	082 8649 788	
127	Ingqondo Yethu Co-operative	K6/3/9/8931	Service	Catering & décor	10	Lidgetton	Mthembu N J	072 5844 166	076 0473 748	188 Pine street, Lidgetton west, HowickK, 3291
128	Inhlali Agricultural Co-operative	2012/007260/24	Agricultural	poultry	5	Deda	N Mbhele	083 551 8416	079 900 8991	P.O.BOX71797 Pmb 3200
129	Inhlanganiso Agricultural Co-operative	2012/005643/24	Agricultural	poultry	5	Qanda	TN Mkhize	071 046 8881		P.O.BOX23886 Qanda location, Pmb 3201
130	Inhlanzeko Youth Co-operative	K6/3/9/2476	Service	cleaning	8	Edendale	Mkhize Gugu	076 3906 399	076 7279 296	Lot 661 Scotts street, Edendale, 3217
131	Inkanyezi Youth Co-operative		Service	Telephone (mr phone)	7	Mpophomeni/ Merrivale	Jilil J	82295494 9		
132	Inkazimulo Co-operative	2009/000486/24	Service	Hardware		Snathing	Thembisinkosi	072 790 343	072 059 3146	

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133	Inkehli Co-operative	2010/002520/24	Agricultural	Crop farming	5	Imbali	Mncwabe Busisiwe	083 980 3198	082 769 9295	
134	Inkezo Co-operative Limited	K6/3/9/6851	Service	cleaning	8	Pietermaritzburg	Ndlovu PE	033-3460126	0836020721	
135	Inqanawe Co-operative	2008/004668/24	Manufacturing	Bakery / baking		Imbali	Bajabulile Mkhize	033-398 1704	072 574 4156	
136	Inqubeko Transportation Co-operative	2012/013567/24	Service	Transport		Mpumzuza	Seje Advocate	072 663 5631		
137	Insingiza Co-operative Limited		Agricultural	Stock farming	8	Impendle	Ndwaleni MH	072 1472 454	082 7905 858	
138	Inthuthwane Co-operative Limited	2012/021294/24	Service	Recycling	6	Elandskop	Shange NS	072 259 2813		
139	Intondolo Agricultural Co-operative	2010/000211/24	Agricultural	poultry	5	Elandskop	Vilakazi Delisile	083 725 3445	073 905 8208	
140	Intuthuko Co-operative		Manufacturing	textile	7	Imbali	Nzuza TM	082 6739 045		Unit 13, Imbali, 3219
141	Inyanda Shoe Manufacturing Cooperative		Manufacturing	Shoes	6	Ashdown	Mpempanduku D	07328075 36	08266800 41	
142	Inyoni Encane Co-operative	2012/000425/24	Agricultural	poultry	5	Westgate	N Zondi	082 810 0757		Westgate, Pmb 3201
143	Iphelelimpilo Co-operative	K6/3/9/6743	Manufacturing	textile	5	Imbali	Nzimande MC	07327470 59	07327470 59	
144	Iphupho Lethu Manufacturing Co-operative	2009/006567/24	Manufacturing	detergents		Imbubhu	Philile	072 440 7793	079 249 7838	
145	Iqiniso Elihle MS Agricultural Co-operative	2012/004675/24	Agricultural	poultry		Snathing	TS Mbanjwa	073 705 4483		P.O.BOX415654 Snathing, 3201

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146	Isabelo sesizwe Primary Cooperative limited		Manufacturing	Chalk	5	Ashburton	Zondi PE	033-3261273	736627604	
147	Isakhiwo Se-sizwe Co-operative Limited		Agricultural	Stock farming	5	Imbali	Magwaza LV	083 505 2215	073 514 5568	
148	Isenzokuhle Primary Co-operative	2013/004296/24	Service	cleaning	5	Ezinketheni	Bongi	076 198 6600		
149	Isibani Construction Co-operative	2012/010722/24	Construction	Construction		Merrivale		083 767 6916	071 603 2782	P.O.BOX10297 Merrivale, Howick 3291
150	Isibani Sokukhanya Co-operative Limited		Service	cleaning	11	Edendale	Jantjies David	073 529 0247	074 310 3930	
151	Isibusiso Sethu Cleaning Services	2010/000202/24	Service	cleaning	5	Kwa mafunze	Thulani Mlotshwa	072 526 8135 /	078 668 7180	Mafunze location, Elandskop, 3227
152	Isidingo Farming Project Co-operative	2011/001128/24	Agricultural	poultry	5	East wood	Senzeni	072 605 1909		Eastwood location, Pmb 3201
153	Isigqi Sasekhaya Co-operative	2009/004907/24	Manufacturing	craft & beadwork	16	Taylors	Nontuthuko Ngcobo	079 4755 490 3	082 2928 97	Taylors location, Elandskop, 3226
154	Isihlangene Cooperative Limited		Manufacturing	Bricks/ blocks	8	Ashdown	Msomi MB	033-3987807	072 1967 107	
155	Isikhwebu Co-operative	2009/000499/24	Service	Tent & marquee hire	5	Pietermaritzburg	Menzi	033 238 1416		
156	Isiphakamiso Co-operative Limited		Manufacturing	textile	11	Imbali	Ngidi S	033-3988140	07310210 67	

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157	Isiphosethu Co-operative	2009/000486/24	Service	Hardware		Isnathing	Thembinkosi Khumalo	072 790 343	072 059 3146	
158	Isiqalo Esihle Sezwi Laba Felokazi Co-op	2011/003280/25	Manufacturing	Juice	10	Imbali	Babazile Gumede	073 392 9444		Imbali township, Pmb 3219
159	Isiqalo Manufacturing Co-operative	2011/003301/24	Manufacturing	Furniture	5	Imbali	Msawenkosi Mbanjwa	078 253 1714		Unit 13, Imbali, 3219
160	Isisekelo Co-operative	2011/008725/24	Agricultural	Crop farming		Inadi	Chris Ngcobo	072 752 7156		Inadi location, Elandskop, 3226
161	Isitobhi Esikhulu Co-operative Limited	2008/003308/24	Service	cleaning	5	Willowfontein	Smangele Mchunu	084 671 9267	084 740 2480	
162	Isivuno Agricultural Project Co-operative	2011/002077/24	Agricultural	Crop farming	5	Taylors	Slindile Ngubeni	082 873 1295	083 878 9837	Magwenyane area, Taylors, Elandskop 3226
163	Isu Elihle Co-operative		Manufacturing	textile	7	Pietermaritzburg	Memela ES	033-3460513	0838575264	
164	Isu Lethu Co-operative	2008/003560/24	Service	Fencing	5	Pietermaritzburg	Mngadi Noah	076 184 9310		
165	Isu-labasha Co-operative Limited		Agricultural	Crop farming	8	Edendale	Mkhize GN	072 8144 584	084 8487 481	
166	Ithuba Lethu Sonke Co-operative Limited	K6/3/9/6830	Service	Catering & décor	6	Pietermaritzburg	Zondi NJ	0727424891		Swayimana location, Wartburg, 3233
167	Ithubalentsha Co-operative Limited		Service	cleaning	11	Pietermaritzburg	Sosibo B	076 341 6969	083 542 3574	
168	Ithubalethu Farmers Co-operative	2009/005064/24	Agricultural	Crop farming		Sweetwaters	B Zondi	082 5183 351	076 7546 032	Sweetwaters, Pmb 3201

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169	Ixhiba co-operative	2005/000094/24	Agricultural	Tomateo farming	7	Imbali	Buthelezi SS	033-3980628	836205763	394 Mdlavuzza RD, Imbali 3219
170	Izanazo Co-operative		Manufacturing	Bakery / baking	8	Pietermaritzburg	Mthethwa BB	033-3460513	073 7188 965	81 White road, Grange, Pmb 3201
171	Izaqheqhe Co-operative	2005/000006/24	Manufacturing	textile	5	Willowfontein	Shange SI	033-3984319	0762667404	
172	Izaqheqhe Co-operative	2009/000487/24	Service	flower gardens	5	Imbali	Fortune	033 3425 223	083 9869 005	
173	Iziko Co-operative Limited	K6/3/9/3087	Manufacturing	textile	8	Langalibalele street	Sibanyoni P M	033 399 5260	033-3993871	Georgetown, Edendale 3217
174	Izwi Laba Felokjazi Co-operaive	2010/006069/24	Agricultural	poultry	5	Pmb	Nomusa Mbanjwa	072 0124 476		Willowfontein, Pmb 3201
175	Jubhele Agricultural Co-operative	2012/004380/24	Agricultural	poultry	7	Qanda	Londiwe Dlamini	083 750 1764	715955603	P.O.BOX23344, Pmb 3200
176	Kaluela Co-operative Limited	K6/3/9/6894	Service	Grass cutting/ gardening	5	Pietermaritzburg	Mohamed K	08234888 81	07225142 22	
177	Kamabhande Co-operative	2008/001935/24	Manufacturing	craft & beadwork	5	Edendale	Thabani	078 303 0111	076 636 3698	31 Railway street, Pmb 3201
178	Kangaroo Co-operative	K6/3/9/7862	Manufacturing	textile	23	Pietermaritzburg	Nsele Q P	033-3994353	07642938 03	
179	Kaphezulu Trading and Services Co-operative	2007/001451/24	Service	cleaning		Edendale	Dlamini P	084 5280 829		Imbali township, Pmb 3219
180	Khanyisa Electricals Co-operative Limited	K6/3/9/7645	Manufacturing	Basin / ceramic	5	Imbali	Malinga TS	082 2680 468	082 8662 747	
181	Khazimulisa Co-operative	2008/000255/24	Manufacturing	textile	5	Imbali	Mbeje S P	033-3980128	07220482 17	

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18 2	Khe'thindlela Co-operative	2012/000411/24	Agricultural	poultry	5	Sobantu	I S Mbambo	078 325 3079		Sobantu location, Pmb, 3201
18 3	Khigiza Co-operative	K6/3/9/6733	Agricultural	poultry	8	Pietermaritzburg	Holland T	072 2515 535		
18 4	Khombindlela Sewing Co-operative Limited		Manufacturing	textile	5	Elandskop		033-9970560	0727346897	
18 5	Khulanathi Multi-purpose Co-operative	2012/014023/24	Service	cleaning	7	Swayimana		082 671 6515		
18 6	Khulisizwe Co-operative		Manufacturing	textile	10	Willowfontein	Shembe SS	072 9410 770	072 3486 721	
18 7	Khululeka Bakery and Multipurpose Co-operative	2012/005652/24	Manufacturing	Bakery / baking	7	Edendale	Luthando Ntombela	078 108 3595		
18 8	Khululeka Bakery Co-operative		Manufacturing	Bakery / baking	7	Edendale	Xolisile Ngcobo	033-3999332	0825127211	Edendale, Pmb, 3217
18 9	Khuthala Co-operative	K6/3/9/5673	Service	Tent & marquee hire	8	Imbali	Xulu N	033-3211509	0844566307	
19 0	Khuthala Development Project Cooperative	2010/001662/24	Agricultural	poultry	6	Ashdown	Nonhlanhla/Slindile	074 765 5017	082 476 4723	
19 1	Khuthalangelwazi Stationery Co-operative	3	Service	Prining	7	Sub 8	Thami	076 477 1520	072 980 9254	Northdale, Pmb, 3201
19 2	Kozekulunge Co-operative	2009/000380/24	Service	cleaning	5	Oribi	Gladness Hlophe	073 533 4203		
19 3	Kuhle Konke Co-operative		Manufacturing	textile	10		Barbara Forester	082 935 4242		

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194	Kuhle ukumkhonza Co-operative	2009/005054/24	Agricultural	Crop farming	5	Chapel street	Zola Mahlobo	033 345 0736	073 444 0931	1342, Unit bb, Imbali, 3219
195	Kuhlengibone Co-operative		Agricultural	poultry	5	Taylors	Busisiwe V Kunene	072 228 7898	072 1723 787	Taylors halt Elandskop, 3227
196	Kusanelanga Co-operative	K6/3/9/6735	Agricultural	Goat farming	16	Elandskop	Cembi F	0723863723		
197	Kuyenzeka Fresh Produced Vegetable Co-operative		Agricultural	crop farming	5	Mafakatini	Thabiso	079 220 4956	072 243 7793	
198	Kwanele Manje Co-operative	2012/004336/24	Agricultural	poultry	5	Azalea	Musa Mafu	072 291 4969		T-18 Phika road, Ashdown, Plessislear, 3216
199	Lakhiza Co-operative	2009/004825/24	Service	Laundry	5	Sweetwaters	Khoza Thikazile	082 670 2188		Sweetwaters 3201
200	Laphuma Ilanga Co-operative Limited		Manufacturing	Towels	7	Pietermaritzburg	Ntuli NP	082 6702 188	076 5920 228	
201	Lekelelanani Co-operative	K6/3/9/10234	Manufacturing	Furniture	8	Pietermaritzburg	WP Mtshare	033-8450400	08239740 19	
202	Lethimpilo Cooperative		Manufacturing	textile	7	Ashdown	Gwala WD	08348998 50		
203	Light Superior Coordinators		Service	Decoration		Snathing	Bonginkosi/ Khanyisile	033 3999 099	084 8408 220	
204	Lin 2 Rex Information Center Co-op	2012/008211/24	Service	Information center	6	Imbali		072 412 0691	072 432 3043	P.O.BOX 73360, Pmb, 3200
205	Lotheni Co-operative Limited		Agricultural	crop farming	6	Elandskop	Kunene PB	072 0672 746	072 3933 035	
206	Ludumo Lwethu Co-operative	K6/3/9/6831	Manufacturing	textile	8	Pietermaritzburg	Mpinga BC	033-39970664	074 2455242	

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N o	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
207	Lumka Cleaning Service Co-operative	K6/3/9/6818	Service	cleaning	8	Imbali	Zuma PG	082 9538 443	082 9367 538	
208	Lungisani Cleanning Co-operative Limited		Service	cleaning	5	Pietermaritzburg	Radebe NM	079 185 3822	084 735 9627	
209	Mafika Co-operative Limited	K6/3/9/6959	Service	cleaning	8	Pietermaritzburg	Ngune NB	033-3218569	072 5105 513	
210	Magic Co-operative	2008/004657/24	Agricultural	Crop farming	5	Inadi	Ngcobo Fikile	072 536 2997		INADI LOCATION, ELANDSKOP, 3226
211	Magic Seven Co-operative Limited		Service	Restaurant	6	Pietermaritzburg	Khanyile ZNB	072 4192 332	082 8330 491	
212	Maidudu co-operative	2010/001462/24	Manufacturing	textile		Ashdown	Rejoice Mtolo	084 668 5378		Mpumuzu location, Edendale, 3217
213	Makukhanye MZ Co-operative	2012/004509/24	Agricultural	poultry	5	Snathing	Fisani Mafu	079 250 4890		Snathing location, Pmb, 3201
214	Malibongwe Agricultural and Multipurpose	2009/006283/24	Service	Security	5	Caluza	Ngcobo Delisile	072 441 3207		
215	Mandingozeli Co-operative	2008/003525/24	Service	printing	5	Laager center	Ntuli Busisiwe	076 818 3493	072 949 9775	Caluza location, Edenadale, 3217
216	Masakhe Co-operative		Construction	capentry	10	Plessislear	Alfred Mkhize	033-398 8686		
217	Masakhe Local Agricultural Co-opertive	2012/004323/24	Agricultural	poultry	7	Qanda	Musa Mafu	076 878 6062	79290559 9	Qanda location, Elandskop, 3226

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218	Masaziwe Catering Co-operative Limited		Manufacturing	textile	8	Pietermaritzburg	Khambule BC	846178883	0721990266	
219	Masibambisane Hostas Co-operative		Manufacturing	textile	7	Edendale	Lutaka NG	033-3995927	082 5037307	
220	Masibambisaneni Primary Co-operative	2006/000343/24	Agricultural	poultry	15	Tamboville	Nomthadazo Gumede	076 2585198		Tamboville location, Woodlands, Pmb, 3201
221	Masihambisane Agricultural Co-operative	2011/007815/24	Agricultural	Crop farming	5	Plessislear		078 7737754		Plessislear 3216
222	Masikhule Co-operative Limited		Manufacturing	Bricks/ blocks	8	Edendale	Mndebele ZP	072 1976237	076 9673382	
223	Masisebenze Co-operative		Agricultural	Broiler chicken	8	Willowfontein	Bhengu K N	0839442605	0847851054	
224	Masixhumane Co-operative Limited		Service	Telephone (mr phone)	5	Elandskop	Mncwabe JE	082 6698851	072 0106249	
225	Matewu Local Agricultural Co-operative	2012/007133/24	Agricultural	poultry	5	Qanda	LP Madonda	083 7501764	072 9467445	Qanda location, Elandskop, 3226
226	Mawande Co-operative Limited		Service	Laundry	8	Pietermaritzburg	Ngcobo NB	033-3864974	082 3231759	Isiphingo rail, Isiphingo
227	Mayihlangane Primary Co-operative	2006/000392/24	Manufacturing	Bakery	7	Thembalihle	Shezi T V	072 8232022	073 0182691	
228	Mazaca Co-operative		Service	Supermarket	6	Mafunze location	Ngobo KR	082 7931739		
229	Mazibu Agricultural Co-operative	2012/001555/24	Agricultural	Crop farming	7	Southgate	Sthembiso Hlubi	082 0409228		Kwamnyandu location, Inadi,

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230	Mbokodo Bagaye Co-operative	2008/003906/24	Service	Catering & décor	16	Sobantu	Thembisile Dumakude	084 976 5718	079 593 2218	11323Nxele street, Sobantu, pmb, 3201
231	Meg/Sondelani Co-operative	2009/007245/24	Manufacturing	craft & beadwork	4	Inadi	Ncamisile	083 331 7739	084 275 3684	Inadi location, Elandskop, 3226
232	Minority Co-operative Limited	K6/3/9/8919	Service	cleaning	7	Edendale	Masango BJ	084 7247 828	074 2452 142	
233	Mlasimbi Co-operative	2009/000758/24	Service	Catering & décor	6	Pietermaritzburg	Poppie Motlounq	083 267 4816		
234	Mlondolozu Co-operative Limited	K6/3/9/8493	Service	cleaning	7	Ashdown	Ngcobo ZP	082 503 7519	073 200 8058	
235	Mlondolozu Co-operative Limited	2006/000241/24	Service	cleaning		Kwa pata		073 3672 100		
236	Mndayi & Nkomose Co-operative	2009/001006/24	Service	Waste management	5	Pietermaritzburg	Msomi Khumu	082 643 7131	072 113 4928	Broughton
237	Mpiloyethu Training and Skills Development	2012/004246/24	Service	Skill development			Khumalo NH	072 216 5020		Grange, Pmb, 3201
238	Mpondozomnenke Co-operative	2011/008220/24	Manufacturing	textile		Imbali	Albert Hlela	073 072 4381		Edendale, Pmb, 3217
239	Mqoqi Co-operative	K6/3/9/8115	Manufacturing	Bakery / baking	7	Ntembeni	Bakhulumu Petra Metane	08480437 64		
240	Msawenkosi Ma Agricultural Co-operative	2012/004590/24	Agricultural	Crop farming	5	Snathing	Londiwe Dlamini	073 523 5129		Ashdown township, Plessislear 3216
241	Msenti Carwash Co-operative Limited		Service	Car wash	8	Mpophomeni/ Merrivale	Zuma TLZ	082 5909 428	082 4234 563	

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24 2	Mshivune Co-operative	2008/003380/24	Service	Cutting of alien species		Sweetwaters	Thamsanqa	079 818 2500	072 436 1556	
24 3	Msunduzi Live Stock Farmers		Agricultural	Stock farming	8	Willowfontein	Sindi Dladla	033- 997 7613		
24 4	Msunduzi Steel Works Co-operative Limited		Manufacturing	Furniture	8	Edendale	Mchunu SF	033- 3998055	073 1753 099	
24 5	Mthathi Plumbing and Tilling Co-operative	K6/3/9/6813	Construction	Plumbing	8	Imbali	Zondi SN	08497493 46	07614402 07	
24 6	Mthokoziseni Co-operative limited		Agricultural	poultry	7	Imbali	Mabaso BC	033- 3985366	033 398 6224	
24 7	Mthokozisi Co-operative Limited	K6/3/9/6819	Manufacturing	Bricks/ blocks	8	Pietermaritzburg	ZONDI MS	033- 5059391	072 0230 729	
24 8	Mthombo Co-operative	2009/000499/24	Service	Tent & marquee hire	9	Pietermaritzburg	Menzi	033 238 1416	073 961 3572	
24 9	Mthoqotho Co-operative	2009/004903/24	Manufacturing	textile	8	Pietermaritzburg	Khanyile TL	072 3684 677	076 1478 759	
25 0	Multi Taskers Enterprize Zone	2009/006319/24	Service	Waste management	5	P.O. BOX 1131	Mchunu Sabelo	076 268 6471		Imbali township, Pmb 3219
25 1	Must Construction Co-operative	2010/002513/24	Construction	Construction	6	Sweetwaters	Ndaba M	083 552 0799		Caluza location, Edenadale, 3217
25 2	Mwalimu Co-operative		Agricultural	Piggery	11	Boston	V K Khambule	08204092 28		
25 3	Myezaneni Co-operative	2008/000439/24	Manufacturing	textile	5	Scottsville	Abdool Ayesha	033 3863 639	084 667 8622 /081765 4050	Scottville, Pmb 3209

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No	Co-operative Name	CIPC No	Business Sector	Core Sector	No of Members	Location	Authorised Signatories	Contact Number	Cell Number	Address
254	Mzansi Building Supplier Co-operative	K6/3/9/6772	Service	Building material & supplier	8	Ashdown	Mdunge VZ	0728042780	0763043224	
255	Nane's Bakery Co-operative Limited		Manufacturing	Bakery / baking	8	Ashdown	Ngcobo NM	033-39880101	0828330491	
256	Ncebakazi Agricultural Co-operative	2012/001455/24	Agricultural	poultry		Panorama	Zodwa Shozi	084 522 4599		Panorama gardens, Pmb 3201
257	Ngxabaniso Agricultural Co-operative	2010/008379/24	Agricultural	Crop farming		Elandskop	Nkosiyezwe Zondi	074 552 0629		Mafakatini, Elandskop, 3226
258	Nhloswenhle Co-operative	K6/3/9/7556	Manufacturing	textile	6	Pietermaritzburg	Ngubane NPA	033-3455390	0825018761	
259	Njavuza Agricultural Co-operative	2012/004364/24	Agricultural	poultry		Qanda	ML Khawula	074 610 2618		Qanda location, Elandskop, 3226
260	Nkoshethu Cluster Club	2006/000470/24	Manufacturing	textile	5	Oribi	Maphalala SN	083 243 1536 /		Pelham, Pmb 3201
261	Nokuhle Co-operative	K6/3/9/7060	Manufacturing	textile	8	Honeyville	Majozi ZP	0729980918	0721295630	
262	Nombona Worker Co-operative	2009/004814/24	Manufacturing	craft & beadwork		Elandskop	Syabonga Bhengu	084 6578 568	076 0455 461	Nomo area, Elandskop, 3227
263	Nomtayi Agricultural Co-operative	2012/004303/24	Agricultural	poultry		Qanda		73379984	848154424	Qanda location, Elandskop, 3226
264	Nondzanga Family Multi Purpose Co-operative	2012/004758/24	Service	Security	6	Haniville	Tabethe SP	079 1452 241		Ebhodini, Copesville, Pmb 3201

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265	Nontozethu Co-operative	2009/000501/24	Service	Nutrition	15	Imbali	Ntombi/Nokuthula	072 5268 818	079 7960 819	
266	Ntando Yabantu Local Agricultural Co-operative	2012/005655/24	Agricultural	poultry		Qanda	PM Gwala	072 446 4496	079 9951 213	Qanda location, Elandskop, 3226
267	Nyamazane Agricultural Co-operative	2011/008230/24	Agricultural	Crop farming	5	Sobantu	Gcaba PB	072 9076118		Sobantu location, Pmb, 3201
268	Ofeleba Traditional Group Co-operative	2010/008381/24	Service	Traditional dance	5	Azalea	Ngcobo ZV	072 498 8222	072 221 2510	Mafunze location, Elandskop, 3226
269	Okuhle Sewing Co-operative Limited		Manufacturing	textile	5	Pietermaritzburg	Nkomo JT	033-3982320	07221147 42	
270	Okumhlophe Bakery Co-operative	2008/004649/24	Manufacturing	Bakery / baking	9	Imbali	Edith Dlamini	072 276 8163	073 387 9006	
271	Okuncomekayo Co-operative	2009/004369/24	Service	Supplying of seedlings	7	Northdale	Nene Siphon	072 808 8803		Mpophomeni T/ship, Howick, 3290
272	Okwamanje Catering Co-operative Limited		Service	Catering & décor	5	Elandskop	Madlala GT	082 0600 771	082 7656 849	
273	Okwentuthwane Co-operative	K6/3/9/4576	Service	Car wash	11	Imbali	Mkhulisi NP	033-3865459	07269337 14	
274	One Day is One Day Co-operative	2011/003334/24	Construction	Building & supplying	7	Imbali	Nkosinathi Zondi	072 603 2896		Imbali township, Pmb 3219
275	Osizweni Lwabantu Co-operative	2010/003859/24	Service	Supplying of seedlings	5	Plessislear	Thulasizwe	084 4833 196		Imbali township, Pmb 3219

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276	Pelepele Agricultural Co-operative	2012/004300/24	Agricultural	poultry	6	Qanda	NF Nkabini	071 255 5625		Laager center, Pmb 3201
277	Phakama Co-operative Limited		Service	cleaning	7	Pietermaritzburg	Zondi MS	076 409 2588	073 968 3925	
278	Phalo Construction Co-operative	2012/009162/24	Construction	Welding	5	Presbury	Luthando Ntombela	079 664 3607		P.O.BOX7157 Pmb, 3200
279	Phasiwe Clothing Co-operative	K6/3/9/7342	Manufacturing	textile	7	Pietermaritzburg	Sibiya AN	076 3332 174	082 8445 387	
280	Phembokwakho Co-operative Limited		Service	Catering & décor	7	Ashdown	Cele S	07215133 03	08427536 84	
281	Philasande Co-operative	K6/3/9/4007	Manufacturing	toilet paper	5	Plessislear	Gwamanda BN	033-3989425	08365745 23	
282	Phuthuma Catering & Flourist Co-operative		Service	Catering & décor	9	Imbali	Mchunu TM	033-3221170	076 9381 004	
283	P-NAF Holding	2012/009239/24	Service	Investments	5	Northdale		073 151 0342	071 552 1275	Northdale, Pmb, 3201
284	Power of Love Co-operative Limited	K6/3/9/10244	Service	Tent & marquee hire	6	Pietermaritzburg	Mkhize ND	073 448 0922	078 644 6190	
285	Qalakahle Sewing&Knitting Co-operative	2009/007189/24	Manufacturing	textile		Mafakatini	Dora Xaba	073 000 2080		Thembalihle location , Eastwood, 3201
286	Qalokuhle GB Agricultural Co-operative	2012/007137/24	Agricultural	poultry	5	Qanda	M Hlongwa	079 616 1043	083 494 3632	Qanda location, Elandskop, 3226
287	Qanda Nature Co-operative	2009/000419/24	Service	cleaning	6	Kwa qanda	Leonard Gumede	072 747 4983		
288	Qaphelani Co-operative	2009/002367/24	Service	Nutrition	5	Imbali	Celiwe Xaba	074 322 7828		P.O.BOX76831, Pmb, 3200

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289	Qhakaza Co-operative		Service	textile	6	Imbali	Mkhize BB	033-3983158	082 0482 125	
290	Qhakaza Paint Co-operative Limited		Manufacturing	painting	7	Edendale	Khumalo F A	076 2486 735	084 7387 685	
291	Qhubeka Poultry Co-operative		Agricultural	Broiler chicken	11	Taylors	Radebe S A	072 248 0878	082 665 7361	
292	Qikelela Constuction Project Co-operative	2012/004761/24	Construction	Construction	9	Mayors walk	S Latha	082 268 4015		P.O.BOX21575 Mayors walk, Pmb 3201
293	Qinidolo Co-operative	2009/002390/24	Service	Nutrition	5	Caluza	Bongi	076 198 6600	072 993 9271	P.O.BOX1699,Pmb 3201
294	Realeka Light House Co-operative Limited		Manufacturing	Candle making	8	Edendale	Mlotshwwa ML	033 399 4899	073 451 5131	
295	Rise n Shine/Life in Eve Co-operative	K6/3/9/3453	Manufacturing	textile	5	Edendale	Ntombela EN	847212591	828414761	Stage 2, Imbali township, Pmb, 3219
296	Sabalala Co-operative Limited	2008/003577/24	Agricultural	poultry	5	Cumberwood	Sokhela ZV	072 106 4231	076 436 6627	
297	Sakhimpilo Co-operative		Service	Advertising/ public relations	7	Fairmeade	Ngcamu ZP	033-3869123	072 0325 177	
298	Sakhisizwe Agricultural Co-operative	2011/001571/24	Agricultural	Piggery	8	Elandskop	Sandile Ngcobo	071 820 6105	078 688 6585	Mafakatini, Elandskop, 3226
299	Sakhisizwe Co-operative		Manufacturing	Bricks/ blocks	8	Edendale	Ngcobo VJ	033-3451863	082 9509 326	
300	Sakhizwe Cleaning Services Co-operatvie	K6/3/9/11579	Service	cleaning	8	Edendale	Khanyile VM	033-3987188	082 0498 648	
301	Sandokuhle Co-operative		Agricultural	poultry	5	Edendale	Majola NC	072 0888 911		

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302	Sea Breeze Primary Co-operative	2006/000237/24	Service	Catering		Napierville		073 1108 860		
303	Sea Breeze Primary Catering and Hiring Co-operative	2006/000237/24	Service	Catering & décor	8	Pietermaritzburg	Zondi GT	033-3424066	08483118 26	
304	Sekusile Mbokodo Co-operative	K6/3/9/9708	Manufacturing	textile	8	Pietermaritzburg	P Goge	033-3872175	07319355 39	
305	Sekuyasa Izwi Labafelokazi Catering and Multi	2011/003291/24	Service	Security	8	Imbali	Mchunu Tholakele	082 712 3071		Imbali township, Pmb 3219
306	Senza Ngakhona Co-operative Limited		Construction	Building contractor	5	Pietermaritzburg	Mambi TA	07262839 61	08387284 14	
307	Senzakangcono Primary Co-operative	2006/000255/24	Construction	Plumbing		Imbali		076 1163 116		
308	Senzakangono Poultry Co-operative Ltd	K6/3/3/6838	Agricultural	Broiler chicken	8	Imbali	Madlala NT	033-39857284	076 3397 344	
309	Senzenje Fruit and Vegetable Co-operative		Agricultural	Crop farming	11	Kwashange location	Simamba DW	072 4351 546	072 2837 847	
310	Senzokuhle 5 Stars Co-operative	2011/008146/24	Service	cleaning	7	Edendale	Jabukile Khoza	072 263 3318		Dambuza location, Edendale, 3217
311	Senzokuhle Cleaning Co-oprtative	2008/003551/24	Service	cleaning	11	Edendale	Lilian Phakathi	072 549 7767		
312	Senzokuhle Co-operative Limited		Service	cleaning	8	Edendale	Nkosi ZI	033-3993154	07377342 20	
313	Senzokuhle Co-operative		Manufacturing	textile	11	Elandskop	Hadebe ZNP	073 347 9804	082 4362 502	

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314	Senzokwethu Sewing Co-operative	2010/000644/24	Manufacturing	textile	10	Imbubhu	Lungile Hlophe	083 747 4254	727454025	Imbubhu, Elandskop, Pmb 3226
315	Sesiyavuka Co-operative		Service	Catering & décor	10	Pietermaritzburg	Zondi Khumbuleni	033-3999014	0842911960	
316	Sesiyiqalile Intuthuko Agricultural Co-operative	2010/008033/24	Agricultural	Crop farming	5	Pmb	Mathombi M Ntshangase	076 608 2534		Imbali township, Pmb 3219
317	Seskhona Co-operative	2008/004481/24	Manufacturing	textile	5	Pelham	Mdumiseni	083 955 3328		
318	Seven by Eight Co-operative	K6/3/9/3476	Manufacturing	textile	10	Pietermaritzburg	Ngobese BBH	033-3221793		
319	Shaka Agricultural Co-operative	2009/001002/24	Agricultural	poultry	5	Sobantu	Mark Cele	083 923 0447	083 620 8949	Sobantu location, Pmb, 3201
320	Shayamoya Co-operative Limited	K6/3/9/7339	Manufacturing	textile	8	Imbali	Ngcobo JNC	033-3222707	033-3221349	
321	Shayamoya Co-operative Limited	K6/3/9/7339	Service	cleaning	7	Edendale	Sibisi ZL	033-3996847	072 1432 628	
322	Shinning Stars Co-operative		Service	Telephone (mr phone)	9	Willowfontein	Nkomo LN	0848297815		
323	Sibhekithemba Co-operative Limited		Agricultural	poultry	11	Edendale	Mkhize BB	072 928 2606	079 378 3695	
324	Sibongumusa Manufacturing Co-operative	2010/000200/24	Manufacturing	Glass	7	Sweetwaters	Muzonjani Zuma	072 964 3473	798351030	Sweetwaters, Pmb, 3201
325	Sibuyanezwe Construction and Trading Co-op	2010/008151/24	Construction	Welding	8	Imbali	Senzo Nqayi	076 869 0833	076 869 0833	Willowfontein, Pmb 3201

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326	Sidla Khona Agricultural Co-operative	2011/008722/24	Agricultural	Crop farming	3	Sobantu	Z Dladla/ PB Gcaba	073 422 3579	072 998 7483	Sobantu location, Pmb, 3201
327	Sikanye Butchery Co-operative Limited		Service	Butchery	5	Imbali	Mshengu NE	033 398 7926	083 542 6914	
328	Sikhuthela Agricultural Co-operative	2010/008382/24	Agricultural	Crop farming		Maqongqo	SE Ntshangase	076 869 0833	076 869 0833	Sobantu vilage, Pmb, 3201
329	Simunye Trading and Suppliers	2006/000239/24	Service	Nutrition	5	Mpophomeni		033 2380 911		
330	Sinakhokonke Studio and Tent Hire	2010/002517/24	Service	Studio & tent hire	5	Copesville	Ntobeko	082 811 7311	082 839 8482	Haniville location, Copesville, pmb, 3201
331	Sinempumelelo Co-operative Limited	K6/3/9/6729	Service	Catering & décor	5	Ashdown	Thembekile Myeza	033-3987808	07273196 03	
332	Sinenhlanhla Disable Co-operative		Manufacturing	Furniture	13	Sobantu	Ndlovu BJ	033-3901217	072 8329 005	Sobantu location, Pmb, 3201
333	Sinethemba Catering and Hiring Co-operative		Service	Catering & décor	8	Pietermaritzburg	Dumakude ZP	033-9971992		
334	Sinethemba Cleaning Co-operative		Service	cleaning	5	Imbali	Shozi ZV	07397282 22	08356320 85	
335	Singabenkosi Co-operative Limited		Service		5	Imbali	Mbambo Ss	083 729 6876	073 027 7748	
336	Singasizana Agricultural Co-operative	2012/004669/24	Agricultural	poultry		Snathing	S Mncube	071 435 8149		Snathing location, Pmb, 3201

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337	Sinomzamo Co-operative Limited		Service	Telephone (mr phone)	7	Edendale	Dlamini NP	033-3992918	076 8395 357	
338	Sinothando Co-operative	k6/3/9/7227	Manufacturing	toilet paper	11	Pietermaritzburg	Khwela NP	0764527678		
339	Sinqobele Agricultural Co-operative	2006/000394/24	Agricultural	Crop farming		Imbali		033 3211 015		230 Unit18, Imbali 3219
340	Siphamandla Emvelweni Co-operative	2008/003569/24	Agricultural	Crop farming	6	Sweetwaters	Mkhize Sbongile	079 104 0825	072 581 1606	Sweetwater, Pmb, 3201
341	Siphelele Farming Co-operative	2009/005439/24	Service				Ndlovu Londiwe	082 334 7152		Dorpspruit, Imbali 3219
342	Siphikelele Phambili Co-operative		Agricultural	Stock farming	7	Pietermaritzburg	Mncabe TP	084 3984 337	073 8180 219	
343	Siphumelele Women's Co-operative	K6/3/9/3901	Service	Catering	6	Imbali	Zodwa Maureen Hlophe	082 6469 358	08474869 50	380 Unit 13, Samela Drive, Imbali, 3219
344	Siqoqakonke Co-operative Limited		Manufacturing	textile	8	Pietermaritzburg	Ngubane BE	033-5058680	07255483 06	Mpande no 2, Elandskop 3226
345	Siqoqiwe Women's Club Co-operative	2009/005437/24	Agricultural	poultry	5	kwampumuz a	Florance Cele	084 8391 198	078 2012 550	Machibisa location, Edendale, 3217
346	Sisemgqeni Cluster Co-operative	2010/003905/24	Manufacturing	textile	5		Nomusa Mlaba	072 189 3256		Dambuza location, Edendale, 3217
347	Sishi Trading Co-operative Limited		Service	Grass cutting/ gardening	7	Pietermaritzburg	Madlala KE	082 429 7692	082 429 2066	Imbali township, Pmb 3219
348	Sisonke Construction Co-operative	2012/004660/24	Construction	Welding	9	Mayors walk	T Khumalo	072 569 7582		P.O.BOX21575 Mayors walk, Pmb 3201

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349	Sithisesila Security Service Co-operative	2010/001384/24	Service	Security	6	Imbali	Mbewana Shadrack	073 332 3570		Willowfontein, Pmb 3201
350	Sitholulwazi (Tholulwazi) Co-operative	2011/002081/24	Agricultural	Crop farming	5	Sobantu	Gcaba PB	072 907 6118		Sobantu Village, PMB, 3201
351	Sivikelekile Waste & Cleaning Co-operative	K6/3/9/4302	Service	cleaning	8	Pietermaritzburg	Mkhize BI	072 5377 589	072 7159 991	
352	Siyahlwanyela Co-operative		Manufacturing	textile	6	Pietermaritzburg	Ndlela ZP	033-398 3577	076 3319 041	
353	Siyakwamukela Bakery Co-operative	2006/000393/24	Manufacturing	Bakery / baking	8	Imbali	Mrs Ndlela	071 567 9649	072 3603812	Ematshwaheni, Imbali, 3219
354	Siyamuthanda Co-operative Limited		Manufacturing	textile	7	Edendale	Mahlaba TM	033 390 3132	072 296 0696	
355	Siyanoqoba Co-operative	2008/003373/24	Manufacturing	Bakery / baking	5	Elandskop	Elda Dlamini	084 850 86 41	084 733 2819	328Mpophome ni township, Marivale 3291
356	Siyanoqoba S32 entertainment Co-operative	2011/006020/24	Service	Entertainment	5	Elandskop	Mrs Ngcobo	072 022 2897	084 863 9540	Elandskop, 3226
357	Siyasukuma Co-operative Limited		Service	Catering & décor	5	Pietermaritzburg	Ngcobo MP	072 6713 118	082 4396 811	
358	Siyathemba Co-operative Limited		Service	cleaning	6	Imbali	Nyathi RB	033-3987449	07244458 24	
359	Siyathuthuka Co-operative Limited	2006/000415/24	Agricultural	Crop farming	8	Sobantu	Cele TM	033-3904091	072 4032 545 / 079 158 2127	
360	Siyathuthuka Lindokuhle Co-operative	2006/000415/24	Agricultural	Crop farming		Sobantu		079 1582 127		

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361	Siyathuthuka Sand Co-operative Limited	K6/3/9/10263	Service	Security	7	Haniville	Cele BF	073 1674 538	083 5134 080	Haniville location, Copesville, pmb, 3201
362	Siyavuka Art&Craft Co-operative	2010/003695/24	Manufacturing	craft & beadwork	8	Sweetwaters	BA Ntuli	076 295 6121		Sweetwaters, Pmb 3201
363	Siyazama Co-operative/Uthandolwethu	K6/3/9/7471	Manufacturing	textile	5	Pietermaritzburg	V Mlaba	07218932 56	07218932 56	
364	Siyazenzela Trading Co-operative	2012/004326/24	Manufacturing	textile	5	Mpophomeni	Mbambo TE	033 238 0536		P.O.BOX870, Howick, 3290
365	Siyenza Co-operative Limited	K6/3/9/7468	Manufacturing	Bricks/ blocks	7	Edendale	Ndlovu AN	072 1296 393		
366	Siyethemba Co-operative		Manufacturing	Bricks/ blocks	19	Swayimana	Ncane Madlala	084 232 2028 / 072 176 4226	72176422 6	Swayimana area, Wartburg, 3233
367	Siyeza Co-operative	2008/003590/24	Agricultural	Piggery	5	Elandskop	Thulani Mncwabe	073 750 9062	076 452 7650	Elandskop, 3226
368	Siyeza Co-operative Limited		Service	cleaning	11	Edendale	Dlomo NE	073 2028 755	083 7730 787	
369	Siyophumelela Cleaning Service Co-operative	K6/3/9/6967	Service	cleaning	10	Imbali	Khanyile TE	033-3981585	072 4977 240	
370	Sizabantu Blocks builders Co-operative		Manufacturing	Bricks/ blocks	7	Willowfontein	Zuma DM	033-3218363	07257794 77	
371	Sizamelisizwe Bakery Co-operative		Manufacturing	Bakery / baking	8	Pietermaritzburg	Mbona TG	072 8874 224	076 4205 289	
372	Sizanesivuno Co-operative	2008/003380/24	Service	Cutting of alien species	5	Sweetwaters	Thamsanqa	079 818 2500	072 436 1556	Sweetwaters, Pmb, 3201

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373	Sizoluhle Co-operative Limited		Service	Tent & marquee hire	5	Mpophomeni/ Merrivale	Ngcobo XE	033-2381780	072 6996 898	
374	Sizozimisela Co-operative	K6/3/9/6694	Manufacturing	textile	8	Pietermaritzburg	Hadebe MM	072 0883 087	072 4445 830	
375	Sizwile Co-operative	2008/003550/24	Service	Supplying of seedlings	7	Elandskop	Ngidi G	033-505 8376	072 728 4997	
376	Sizwile Co-operative	2008/003209/24	Agricultural	poultry	5	Taylors	Kunene Busisiwe	072 228 7896		
377	Sjuca Primary Co-operative	2012/004511/24	Agricultural	poultry	5	Impendle	BB Mbelu	082 670 4867		P.O.BOX5, Impendle, 3227
378	Skhandisa Co-operative	2008/004619/24	Service	Catering & décor	5	Pietermaritzburg	Dladla S	083 338 6349		
379	Snenjabulo Co-operative		Manufacturing	Beadworks	5	Dambuza	Dlamini B	08235963 08	07378099 82	
380	S'nethemba Co-operative	2012/004320/24	Agricultural	poultry		Kwa pata	MG Shangase	078 657 3760		
381	Sobantu zimele Community Co-op		Agricultural	Crop farming	5	Pata	Phumlani Maphumulo	074 535 3310		Sobantu Village , Pmb, 3201
382	Sobona Khona Agricultural Co-operative	2010/002501/24	Agricultural	Piggery	9	Kwa mgwagwa	Mweli S	082 482 2850		
383	Sondelani Co-operative	2009/007245/24	Agricultural	Crop farming	6	Inadi	Ncamsile	084 275 3684	083 331 7739	Inadi Area, Elandskop, 3226
384	Soqophumlando Co-operative		Service	Environment management	5	Swapo	Mr Mkhize	078 218 8326		Greytown road 604 Chot Motlala RaiseStorpe Pmb 3201

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385	Sosinda Ngani Crafters Co-operative	2010/004760/24	Manufacturing	Sewing	7	Empophome ni	Ntoyi N	072 118 0486	084 637 6547	
386	Sphokophele Co-operative		Manufacturing	craft & beadwork	7	Imbali	Mkhize Phethani	074 834 6659		
387	Status Women's Company Co-operative LTD		Service	cleaning	5	Imbali	Mahlase L	033-3211534	0738432058	Imbali township, Pmb 3219
388	Stholokuhle Co-operative Limited		Manufacturing	Chalk	8	Edendale	Gwala	0736821276		
389	Sukuma Wenze Co-operative		Service	cleaning	6	Pietermaritzburg	Mshengu TC	084 632 3299	084 091 8823	Come & See Area, Impendle, 3227
390	Susikati eziko Agricultural Co-operative	2010/003152/24	Agricultural	poultry	5	Imbali	Gumede W	072 213 8508	079 798 3424	Imbali township, Pmb 3219
391	Tamboville Bakery Co-operative	2009/006391/24	Manufacturing	Bakery / baking	7	Tamboville	Thuleleni Mzobe	084 0144 302		
392	Taxi CO24 Co-operative		Service	Taxi operators	11	P.O. BOX 8211	Zungu Dumisani	082 747 9673		Langalibalele street, Pmb 3200
393	Thanda umsebenzi Agricultural Co-operative	2012/005658/24	Agricultural	Crop farming	8	Imbali	FE Malinga	073 719 1466		P.O. BOX 3475, PMB, 3770
394	Thandanani Catering and Baking Co-operative	K6/3/9/6701	Service	Catering & décor	8	Edendale	Hlabisa PT	082 4293 685	073 4693 419	
395	Thando Luhle Primary Co-operative	2006/000398/24	Manufacturing	textile	5	Dambuza	Nomusa Mlaba	072 189 3256		Edendale, Pmb, 3217

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396	Thandokuhle Agricultural Co-operative	2011/008727/24	Agricultural	poultry	5	Sobantu	Mduduzi Duba/PB Gcaba	072 907 6118		Sobantu village, Pmb, 3201
397	The Rinse Co-operative Limited	k6/3/9/6754	Service	cleaning	6	Imbali	Zondi BV	08423209 26	07655846 31	
398	The Rock Construction Co-operative	2012/008301/24	Construction	Construction		Plessislear		079 126 6488		P.O.BOX156, Plessislear 3216
399	The Thraw Co-operative Limited	K6/3/9/11908	Construction	Plumbing	6	Pietermaritzburg	Mabaso TT	076 286 5467	076 883 6693	
400	Thebolisithaba Co-operative Limited	2006/000803/24	Service	cleaning	8	Pietermaritzburg	Hlubi HL	072 5763 744	072 5036 681	
401	Thembalihle Blocks Making Co-operative	2008/003531/24	Manufacturing	Bricks/ blocks	5	Thembalihle	Londeka	072 060 9759		Thembalihle location , Eastwood, 3201
402	Thembanani Garden Co-operative	2008/003562/24	Service	Grass cutting/ gardening	5	Elandskop	Ngcobo NF	072 870 9436		
403	Thembela Fellows Co-operative Limited		Service	Telephone (mr phone)	7	Edendale	Thembela NC	082 720 5753	076 390 6342	
404	Thokolathemba Co-operative	2006/000464/24	Service	Catering & décor	10	Sobantu	Dladla TP	033- 3904277	083 7734 893	
405	Tholulwazi Co-operative	2009/000480/24	Service	Grass cutting/ gardening	5	Taylors	Tshangase TN	033 5050 863	08358910 89	
406	Thula Ubheke Co-operative	2009/004842/24	Agricultural	poultry	5	Taylors	Mkhize Mthokozisi	082 844 5818	083 731 2626	Taylors halt Elandskop, 3227
407	Thuthuka Co-operative Limited		Manufacturing	Furniture	8	Pietermaritzburg	Zuma SMM	07244008 24	07338764 83	

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408	Tiger Boys Co-operative Limited	2007/001419/24	Service	cleaning	5	Edendale	Sithole CX	076 4510 992	083 3467 811	
409	Timber furniture manufacturing Co-operative	2012/007257/24	Manufacturing	Furniture		Cascade	M E Dlamini	076 1199 832	076 808 8028	P.O.BOX13199, Cascade 3202
410	TK Welding and Trailers Co-operative LTD	K6/3/9/7549	Construction	Trailer	9	Pietermaritzburg	Nkwanyana WP	033-3995616	07206702 73	
411	Toffees Co-operative	2009/000727/24	Service	Catering & décor	6	Imbali	Sbongile	076 103 2614		
412	Togetherness Co-operative	2009/005068/24	Manufacturing	textile	5	Mafunze location	Mrs Ngcobo	079 252 3840		
413	Tree felling Guys Co-operative	2006/000661/24	Service	Cutting of trees	5	Copesville	Mkhize ZV	078 218 8326		Ezinketheni area, Copesville location, Pmb 3201
414	Tripple S Logistics Co-operative	2011/002503/24	Service	Logistics & transport		Sobantu	Makhaye Siyabonga	071 516 5609		Montrose, Pmb 3201
415	Ubuhle Be-Christ Co-operative Limited		Manufacturing	textile	7	Pietermaritzburg	Ndlovu SG	033-3864298	076 1056 230	
416	Ubuhle Bambokodo Co-operative	2010/003315/24	Manufacturing	textile	6	Sweetwaters	Nonhlanhla Madondo	072 7094 154	073 7427 725	Gagananda location, Howick, 3291
417	Ubuhle benkosi Co-operative	2009/004361/24	Manufacturing	craft & beadwork	11	Copesville	Lindiwe Mabaso	073 185 4633		Haniville location, Copesville, pmb, 3201
418	Ubuhle Benkosi Co-operative	K6/3/9/6516	Service	Prining	11	Pietermaritzburg	Ngcobo VR	076 1297 209	076 129 7209	

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419	Ubuhle Buyeza Beadwork and Multi-purpose Co-operative	2009/006290/24	Manufacturing	craft & beadwork	5	kwampumuz a	Velaphi Ndlovu	078 058 9360	079 8589 850	
420	Ubuhlebentsha Agricultural Co-operative		Agricultural	Crop farming	7	Azalea	Mfeka H I	033-3238501	07263574 28	
421	Ubushosha Bubiziwe Co-operative	K6/3/9/6834	Manufacturing	Bakery / baking	8	Kwamgwagwa		083 4660 576		Kwamgwagwa area, Pmb, 3201
422	Udla usuthe Cooperative Limited	2008/003351/24	Agricultural	poultry		Ashdown	Gugu Mgwaza	072 653 9457		Ashdown township, Plessislear 3216
423	Udondolo Co-operative	2008/004673/24	Service	cleaning	5	Esgodini (edendale)	Gasa Mlungisi	072 203 6425	082 722 3408	
424	Udondolo Co-operative Limited		Agricultural	crop farming	8	Edendale	Mchunu SN	073 4854 285	073 7421 682	
425	Udumo Lwamakhosikazi Co-operative	2009/000436/24	Agricultural	Piggery	11	Pietermaritzburg	Phumzile	084 5196 502	073 372 2313	Pmb 3201
426	Uhlelo Lwnkosi Co-operative Limited		Service	Grass cutting/ gardening	6	Edendale	Mncwabe JE	083 5271 751	072 0926 810	
427	Ukhiwane Agricultural Co-operative	2010/001562/24	Agricultural	Crop farming	9	Kwashange location	Mrs Zondi/ Sizakele	072 053 4039	078 648 7599	Kwashange, Elandskop, 3226
428	Ukukhanya kwezwe Tunnel Co-operative	2011/001555/24	Agricultural	Tomateo farming		Imbali		072 399 1792	076 554 7414	Willowfontein, Pmb 3201
429	Ukukhanya LN Co-operative	2012/004513/24	Agricultural	poultry		Snathing	BC Ngwane	033 399 9697		37 Mncwabe road, Snathing

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430	Ukuvukakwentombi Co-operative	2009/001160/24	Manufacturing	textile	21	Kwanxamalala	Phindile	079 8436	072 7384 161	Kwanxamalala, Sweetwaters, Pmb 3201
431	Umbele Feeding Scheme Co-operative	2009/002391/24	Service	Nutrition	6	Kwamgwagwa	Thandiwe	078 406 7123	079 180 2093	
432	Umbhedu S Agricultural Co-operative	2012/013661/24	Agricultural	poultry	5	Imbali		072 140 9666		
433	Umnotho Usezandleni Co-operative Limited	K6/3/9/7341	Service	Catering	9	Imbali	Khuzwayo ML	033-3980003	072 2992 331	8003 Msonti RD, Stage 1, Imbali, 3219
434	UmpHEME Hiring Co-operative	K6/3/9/7341	Service	Tent & marquee hire	9	Imbali	Manyana SX	033-3984892		
435	Umshikashika Co-operative	2008/003561/24	Manufacturing	Knitting	5	France	Dumazile	072 807 5391		
436	Umshokobezi Co-operative	2008/003560/24	Agricultural	crop farming		Elandskop		076 184 9310		France location, Pmb, 3201
437	Umsunduzi Local Women's Co-operative		Service	Nutrition	8	Edendale	Ngcobo NM	07263674 50	08331802 23	
438	Umzansi Cleaning Service Co-operative	K6/3/9/7048	Service	cleaning	13	Pietermaritzburg	Zondi Sthembiso Terrance	072 4234 939	072 4234 939	N 145 Commercial road, Pmb, 3201
439	Umzansi Youth Co-operative Limited		Agricultural	poultry	8	Edendale	Mlaba SJ	082 4275 558	076 2554 711	

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440	Umzokhanyayo Co-operative	2009/006291/24	Manufacturing	textile	5	Elandskop	NO Msomi	073 576 5290		Mafakatini, Elandskop, 3226
441	Unathi Co-operative Limited	2008/003533/24	Agricultural	poultry		Edendale	Mhloveli TA	033-3997711	0731763584	P.O.BOX790, Pmb 3200
442	Uncedo Co-operative	2008/004659/24	Manufacturing	Bricks/ blocks	8	Woodlands	Makhosazana	079 796 0806		
443	Unganginyatheli Co-operative	2009/000777/24	Manufacturing	detergents	8	Ashdown	Nomusa	073 318 3194		Ashdown township, Plessislear 3216
444	Ungithathala Co-operative	2009/004584/24	Agricultural	poultry	5	Imbali	Gloria Zuma	079 178 9399	072 1912 286	Imbali township, Pmb 3219
445	Usizo Agricultural Co-operative Limited		Agricultural	Crop farming	11	Edendale	Mbambo TB	033 399 1747	076 253 6346	
446	Uthando Women's Co-operative	2009/003872/24	Manufacturing	craft & beadwork	6	Ashdown	JV Ngcobo	033-321149	082 2537 457	
447	Uthingo Co-operative	2010/002508/24	Manufacturing	Ceramic & craft	5	Scottsville		072 672 1778		
448	Uvuko Farming Co-operative	2008/001150/24	Agricultural	Crop farming	6		Ndawonde Vincent	082 209 1734	072 054 9535	
449	Velelanga Meat Supply Co-operative	K6/3/9/6821	Service	meat supply	8	Willowfontein	Mkhize BV	033-3211024	08467411 23	
450	Vezani Disable Support Group	2009/005046/24	Manufacturing	craft & beadwork	26	Kwadindi	Bhekamandla	072 642 2655		Kwadindi location, Elandskop,3226
451	Vezokuhle Co-operative	2009/000473/24	Agricultural	Crop farming	6	Entembeni	Mondli Ngubane	073 049 6443		Entembeni area, Pmb, 3201

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45 2	Vezubuhle Co-operative Limited	2009/000473/24	Service	Grass cutting/ gardening	7	Edendale	Zuma PN	084 3271 427	084 2017 932	Snathing location, Pmb, 3201
45 3	Vuka nawe Cooperative		Agricultural	poultry	7		Ngenzeleni Qwabe	071 618 8858	71130712 9	
45 4	Vuka Uyibambe Co-operative		Service	cleaning	8	Pietermaritzburg	Ngubeni NB	'07337055 89		
45 5	Vuka Uzithathe Women's Co-operative	2009/006562/24	Manufacturing	textile	5	Mafakatini	Nonhlanhla Duma	082 065 7840		Mafakatini, Elandskop, 3226
45 6	Vuka wenze Co-operative	K6/3/9/6731	Manufacturing	textile	7	Pietermaritzburg	GM Dlamini	033- 3428441	08267959 70	
45 7	Vukamawulele Co-operative	2010/002509/24	Service	Recycling	6	Dambuza	Mandlenkosi XABA	084 928 6673	084 641 1893	
45 8	Vukuzakhe Co-operative Limited	2008/003533/24	Manufacturing	Sewing	7	Edendale	Mhloveli T A	033- 3997711	07317635 84	
45 9	Vukuzame Aquaculture Co-operative	K6/3/9/10267	Agricultural	Fish farming	5	Taylors	Mbona KR	07250623 64	08207109 37	
46 0	Vukuzame Co-operative	K6/3/9/4385	Agricultural	Fish farming	5	Taylors	Sipho Ndlovu	076 362 0360	082 049 7200	
46 1	Vukuzenzele Agricultural Co-operative	2012/001439/24	Agricultural	poultry		Sobantu	Thamba Dube	083 8656 785		
46 2	Vukuzibambe Poultry Co-operative Limited		Agricultural	poultry	8	Edendale	Khoza N	033- 3993610	072 1912 286	
46 3	Vukuzithathe Community Project Co-operative	2010/002512/24	Manufacturing	craft & beadwork	8	Slangspruit	Nzimande Nozizwe	078 672 9928		
46 4	Vulindlela Co-operative Limited		Manufacturing	Furniture	7	Ashdown	Stemmer MC	084 6122 839	082 7114 967	

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465	Vulindlela Internet Café Co-operative	2012/011209/24	Service	internet café		Dindi		078 631 233	719304615	
466	Vulindlela Women's Co-operative Limited		Service	Nutrition	8	Pietermaritzburg	Makhobo BM	0836942903	0838739451	
467	Vusanani Butchery Co-operative Limited		Service	Butchery	10	Taylors	Sibisi MN	082 592 0158	073 121 7358	
468	Vuselela Primary Co-operative	2006/000250/24	Agricultural	Crop farming		Sobantu		084 9480 352		
469	Ward 5 VDA Construction Co-operative	2012/004518/24	Construction			Mayors walk	ST Ngcobo	072 9507 630		P.O.BOX21575, Mayors walk, Pmb 3201
470	Water and Energy Presevation Co-operative	2011/001574/24	Service	electricity		Presbury	Zimu Thulani	033 390 4747		Sobantu vi;;age, Pmb 3201
471	Wathinta Bafazi co-opearative Limited		Agricultural	crop farming	8	Imbali	Ngcobo B J	072 193 0260	072 966 2450	Unit 13, Imbali, 3219
472	Wavers Water Feature Co-operative		Manufacturing	craft & beadwork	5	Imbali	KR Mbanjwa	072 9532 045	079 328 4726	
473	Wishy Washy Co-operative Limited	K6/3/912591	Service	Laundry	10	Pietermaritzburg	Mgube BP	835081580		
474	Women's Move Co-operative Limited		Service	Décor & catering	11	Ashdown	Nene NF	0729592327	0761686888	
475	Woza Nawe Catering	2006/000238/24	Service	Catering	10	Swayimana		072 3587 175		
476	Yeka Poultry Co-operative	2008/002187/24	Agricultural	poultry	15	Sweetwaters	Alfred Gwala	073 2429 777		Ashdown township, Plessislear 3216
477	Yibanathi Nkosi Co-operative	2009/001149/24	Manufacturing	textile	19	Taylors	Zama Nkosi	073 2543 841	071 223 9841	Slangspruit, Imbali, Pmb 3201

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478	Zama Nathi Agricultural Co-operative	2012/004599/24	Agricultural	poultry		Snathing		792400733		
479	Zamakahle Co-operative Limited		Agricultural	poultry	5	Edendale	Zondi MP	084 0907778	072 549 1683	
480	Zamakhono Co-operative	2006/000355/24	Service	Tent & marquee hire		Ashdown	Cele DG	084 762 4571		Imbali township, Pmb 3219
481	Zamanathi Agricultural Co-operative	2012/004599/24	Agricultural	poultry	5	Snathing	LP Ndlovu	079 240 0783		Magaba area, Pmb 3201
482	Zamelisizwe Agricultural and other project Co-operative	2009/006381/24	Manufacturing	textile	8	Azalea	Thandazile/ Khumbuzile	078 581 9028	724739592	Azalea, Edendale, 3217
483	Zamimpilo Cooperative	2008/003351/24	Agricultural	poultry	8	Ashdown	Gugu Magwaza	072 653 9457		
484	Zamintuthuko Co-operative Limited		Service	cleaning	7	Pietermaritzburg	Ndlovu NV	078 1942 824		
485	Zamulonde Co-operative	2012/014022/24	Service	Prining	5	Imbali		079 529 6144		
486	Zethembe Co-operative Limited		Service	cleaning	8	Edendale	Kheswa MW	079 432 8196	079 241 7959	
487	Zethembe Mbokodo Empowerment Co-op	2011/006258/24	Service	Training center	5		Qaba Sbongile L	033 390 2084		P.O.BOX1131, Pmb 3200
488	Zibuyile Transport Co-operative	2008/003731/25	Service	Transport	12	Presbury	Malimela Ziphozonke	076 404 2541	082 400 1187	Presbury, Pmb 3201
489	Zikhulise Construction Co-operative	K6/3/9/7461	Manufacturing	Bricks/ blocks	6	Mpolweni	Msomi NP	0736043796		

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490	Zilimele Community Project Co-operative		Agricultural	Crop farming	17	Sobantu	Radebe Phumlani	074 535 3310		
491	Zilungisele Primary Co-operative	2006/000240/24	Agricultural	Crop farming		Inadi		082 5194 591	079 3972 997	
492	Ziphilise Agricultural Co-operative	2009/005075/24	Agricultural	Crop farming		Taylors	Meshack V Zondi	079 2452 864		
493	Zithembeni Co-operative	2012/010613/24	Service	internet café	6	Dindi		084 452 8162	072 303 0804	Kwadindi location, Elandskop,3226
494	Zithobeni Co-operative Limited		Service	Tent & marquee hire	6	Imbali	Makhaye MG	072 067 1423	072 665 9122	
495	Ziyamila Super Seedling Co-operative	2011/003296/24	Service	Supplying of seedlings	5		Xba Antony	084 063 1014	082 2906 935	Azalea,Edendale, 3217
496	Zizameleni Action Group		Manufacturing	craft & beadwork	15	Pietermaritzburg	S Shezi	076 7921061		
497	Zulazayithole Co-operative Limited		Manufacturing	Bricks/ blocks	6	Imbali	Mbhele NP	079 341 7078		
498	Zwestela Agricultural Co-operative	2012/004297/24	Agricultural	poultry	5	Qanda	TFP Ngcobo	072 946 7445		Elandaskop, Pmb 3226



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