

The Informal economy and Technology

Sanele Gaqa



Lean Six Sigma



Field Worker Solutions



Project Management



Training

What we will cover today



- Sekika Solutions Offering
- The Informal Market Development Framework
- Technology, Mobile platforms and payments
- Department of Small Business Development Spaza Scheme
- Case Study - Responsible Trade Facilitation an empowering tool for liquor outlets
- How mobile platforms/payments can be used in building an inclusive economy

Sekika Solutions Offering and Clients



Lean Six Sigma

Make performance:

- Objectives Clear
- Visible
- A habit
- Achievable
- Personal

- On the Dot
- Vector Logistics
- AECI
- Agriplas

Field Force Optimisation

The efficiency and effectiveness of a Field Force can make or break a business.

Sekika Solutions have successfully rolled out field worker solutions to key clients

- ABInbev
- Aware.org
- Banbury Chemicals

Project Management

Our project management system is aimed at helping clients execute their strategy and achieve the desired results.

The system is designed on Lean concepts, ensuring greater emphasis on achieving deliverables than on administration activities.

- Nampak
- Pioneer Foods
- Polyoak
- Mpact

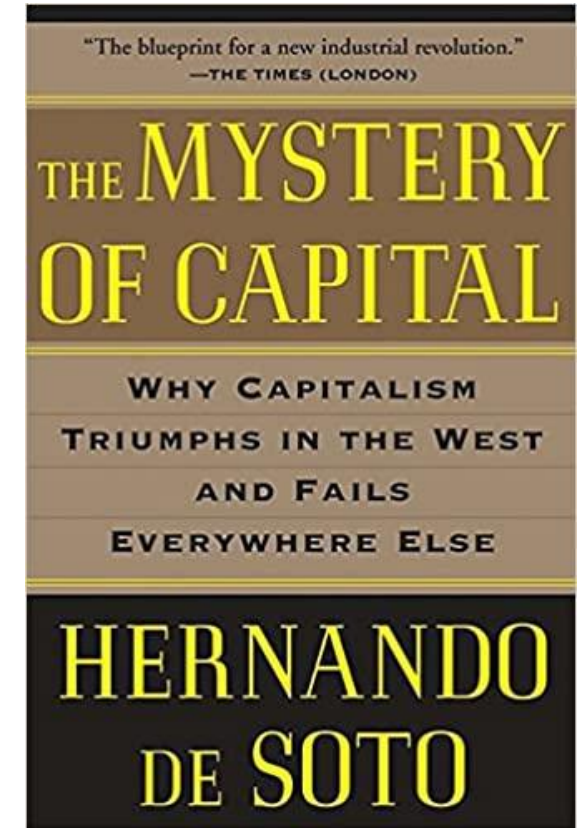
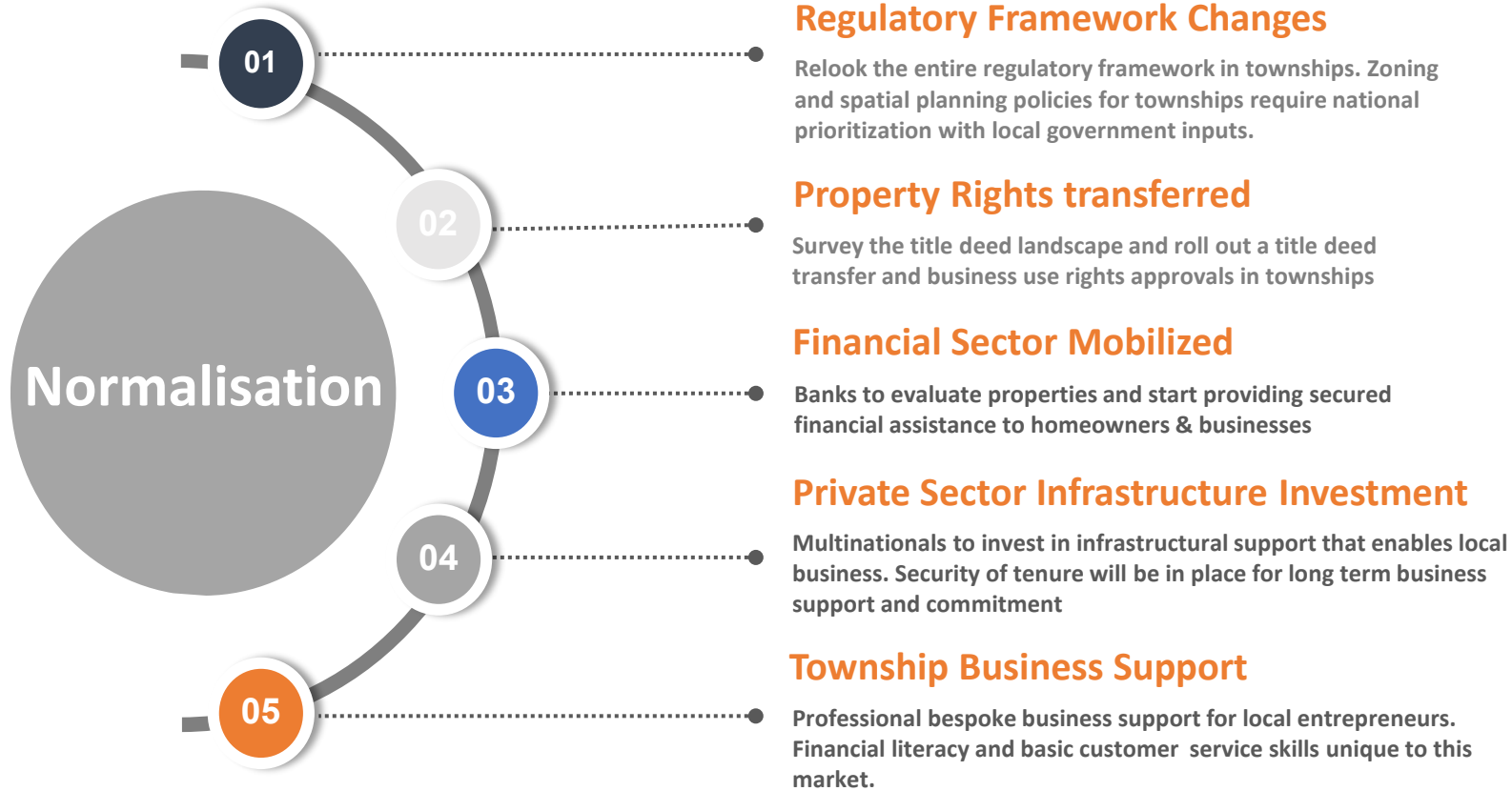
Training

Training and capability building, in general, remains a cornerstone to sustainability in any organisation. We aim to deliver practical, focused learning interventions that focus on:

- The team
- The leader
- The individual

- SABMiller
- Optimum

The Township Economy, Normalization Conundrum...



The disconnected economy remains a pivotal component of many FMCG companies in South Africa, while the economy remains under pressure with unemployment on the rise the time is now to place the township economy debate on the National agenda and evolve from informality to a level of normalization.

Informal Market as we know it – Opportunity beckons



Majority of transactions are cash in this market

- 90% of South Africans use Prepaid Airtime
- Of the 15.6 million households in South Africa, est. 1.1 million have prepaid meters

Mobile Platforms continue to show promise

- 45% of South Africans use Smartphones
- + 66 million active SIM cards in 2018
- Data consumption is being driven by social media sites

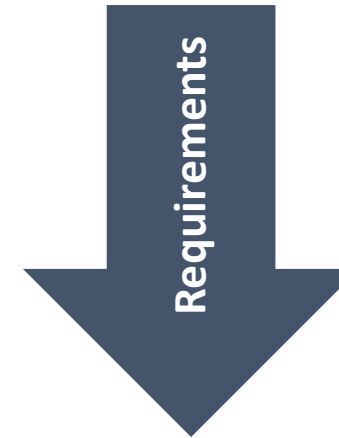
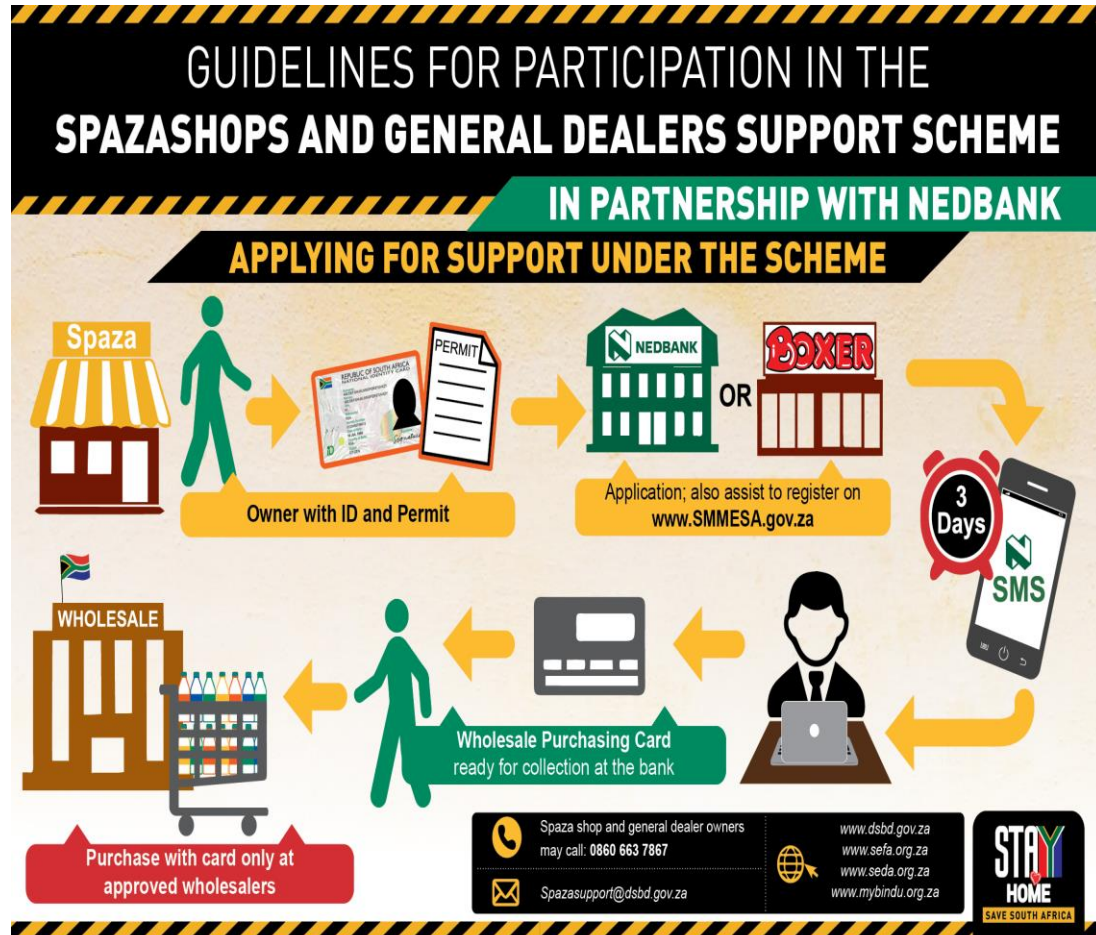
Market growth year on year

- Khayelitsha Town Two 5% growth in businesses

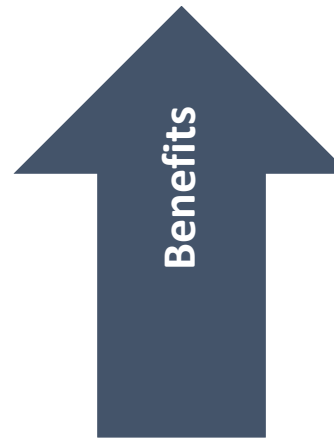
Unbanked Businesses

- Khayelitsha Town Two businesses 2% held a business bank account

Governments response – grappling with the opportunity



1. SA ID
2. Permit
3. CIPC
4. Bank Account

- 
- Benefits
1. Capital Injection
 2. Revolving Credit Facility
 3. Discounted Products
 4. Level of formality
 5. Business Support

Challenges to the Government's response



From: [REDACTED]
Sent: Wednesday, 15 July 2020 19:46
To: Sanele Gaqa <sanele.gaqa@sekika.co.za>
Subject: RE: Boxer as an admin point for Covid Relief Spaza Shop Scheme

Hi Sanele

Sorry for the late response but I managed to get hold of our VAS team which confirmed that it's a Nedbank initiative and you are able to get hold of them in a Boxer store which has their kiosk inside of it.

Unfortunately Boxer has nothing to do with this initiative.

Regards

[REDACTED]
Boxer [REDACTED] Manager

Sent from my Samsung Galaxy smartphone.

----- Original message -----

From: Sanele Gaqa <sanele.gaqa@sekika.co.za>
Date: 2020/07/15 18:40 (GMT+02:00)
To: [REDACTED]
Subject: RE: Boxer as an admin point for Covid Relief Spaza Shop Scheme

Dear [REDACTED]

Trust you are well, I just wanted to check if you were able to get an answer for me on the below? Please look at image below, also further info can be found on the following link <http://www.dsbd.gov.za/wp-content/uploads/2020/05/COVID-Spaza-Scheme-Application-process.jpg>

Please let me know when we can bring our customers through for assistance.

From: Sanele Gaqa <sanele.gaqa@sekika.co.za>
Sent: Wednesday, 24 June 2020 04:29
To: [REDACTED]
Subject: RE: INTERSTED IN OPENING BUSINESS ACCOUNTS

Dear both

Trust you are well, just an update on the process we have been through to date with Nedbank in trying to assist our vulnerable customers with the widely advertised government assistance that is available to them in this time of need.

1. I engaged [REDACTED] at Nedbank in town and received application form on Monday 8th of June and I signalled intention of wanting to apply for business accounts for my customers on the same day
2. Received response from Igshaan on 11th June received contacts of colleagues to engage while he on sick leave
3. I have been calling both numbers since then and numbers go unanswered
4. Completed [REDACTED] 1 pager with my customers details with the intention of submitting at Hout Bay Nedbank on Monday 22nd June.
5. Was unable to be assisted as was informed my customer needs to be present, [REDACTED] Branch Manager informed me to arrange for customer to attend in person in Khayelitsha with said documents
6. Took our rep out of her daily duties to attend to taking customer to Nedbank Khayelitsha Mall, where they stood in a queue for 3hr 30 min.
7. They are told that the unable to be assisted as the person dealing with these applications is working from home and were given their details, [REDACTED] on 010 237 4501
8. Given number goes unanswered for whole of Monday and morning of Tuesday, so I revert back to [REDACTED] in Hout Bay, he gives me details of a [REDACTED] at the Khayelitsha branch and informs me that the info I received was incorrect and that anyone at the branch should be able to assist my client
9. Take our rep out of her daily duties on Tuesday and she goes to the bank and meets [REDACTED] who ably assists and informs us that the initial document received is not the correct one and that there is indeed a 3 page document that needs to be completed.
10. Our rep confirms that the documents have been completed and submitted into the bank yesterday and we will now await a response.

The intention of this mail is not to complain but to illustrate and place on record the complexity our customers (people who at most times do not have the means) face when they have to obtain a simple form of grant that has been put in place to assist them in a time of need. This complexity is often so cumbersome that it disincentivises these entrepreneurs from pursuing the very thing our economy needs if it is to recover and rebuild itself.

Regards
Sanele Gaqa
Cell: 0722031234

Bespoke Solutions are the only fix...



HEALTH CHECK– Scores improves from an average base of **50%** to above **80%** post implementation



Rtf Facilitators **ENGAGE CONSUMERS** during each visit to an Outlet on various alcohol harm topics.

OUTLET BEHAVIOUR - Against legislative requirements. - We measure both improvement as well as consistency.

Deserving Outlets are given **INCENTIVES** to assist them to comply to the conditions of their licence and to make their establishments safer

Sekika Solutions developed the Responsible Trade Facilitation (rtf) Programme to assist liquor outlet owners to improve their outlet legal compliance. To date 1500 Outlets have been recipients of the rtf program across 5 Provinces. Programme is being funded by aware.org.

Aligned with relevant policy...



"Ensure that the Taverns are operating according to the Western Cape"				Applicable Liq Act Norms and Std OHSA								Scoring		
Point	Ref	Output	Legislation Detail	Requirement	Index	Score	Attempts (attempt)	(<"2")	(As per Below)	2	3 (<"4")	4 (QR's & Intent fully met)	Score	Weighted Score
1	37,1	License Notices	the name of the issued trade license and license number are displayed on the front door or window of the licensed premises in characters not less than five centimetres in height.	- Is the Name of	1	20	No		Not very visible	On the front door or window	Information is larger than 5cm in height			
				- Is the name of the	1	20	No		Not very visible	On the front door or window	Information is larger than 5cm in height			
				- Is the trade	1	20	No		Not very visible	On the front door or window	Information is larger than 5cm in height	6		
				- Is the license number displayed?	1	20	No		Not very visible	On the front door or window	Information is larger than 5cm in height	7	35	

The Health Check is based on relevant legislation, which is translated into clear and simple questions.

Embracing technology and analytics



rtf | **responsible**
trade facilitation



Tracking of Facilitator

1 Westlake Dr
Head north
Turn left onto Silverwood Ct

Health Check

hours, and licence number displayed?

Is the Liquor Licen...
 0-no 2-not easy to see 4-easy to see

Is the payment of the renewal fee displayed?
 0-no 2-not easy to see 4-easy to see

Does the licence holder have permission to operate from the premises?
 0-no 4-yes

Was any alterations made to your property post lodgement?
 0-yes 4-no

If "yes", did you inform the Liquor Board that alterations will be made to the premises?
 0-no 3-yes 4-plans submitted to Liquor Board

If "yes", are there separate entrances for the business and residential areas?

Outlet Electronic File

Liquor Licence Disp...

Renewal Payment Displayed

Title Deed / Beneficiary Letter from Housing Dept or Lease Agreement

Liquor Licensing Tribunal Training Certificate

Consent Letter from Presiding Officer for more than 5% of business

The Tablet is used to capture Health Checks, Surveys, To Do Lists and to track the Facilitator. A zero paper based management system.

Mobile Platforms can build an inclusive economy...



The disconnected economy remains a pivotal component of many FMCG companies in South Africa, while the economy remains under pressure with unemployment on the rise the time is now to place the township economy debate on the National agenda and evolve from informality to a level of normalization.

Thank you...



Please visit our **website** – www.sekika.co.za

and follow the **rtf program** on:



@rtfacilitation



@rtfacilitation