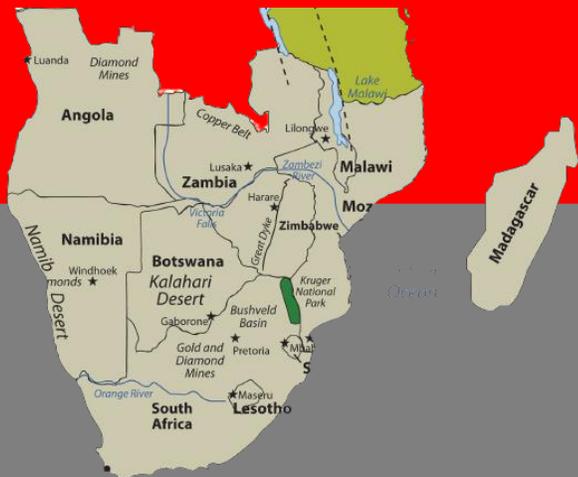




THE TONY ELUMELU  
FOUNDATION

# TEF Impact

Southern African Region





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# Demography of Funded Entrepreneurs

# Demography

TOTAL FUNDED  
ENTREPRENEURS

**1269**



MALE

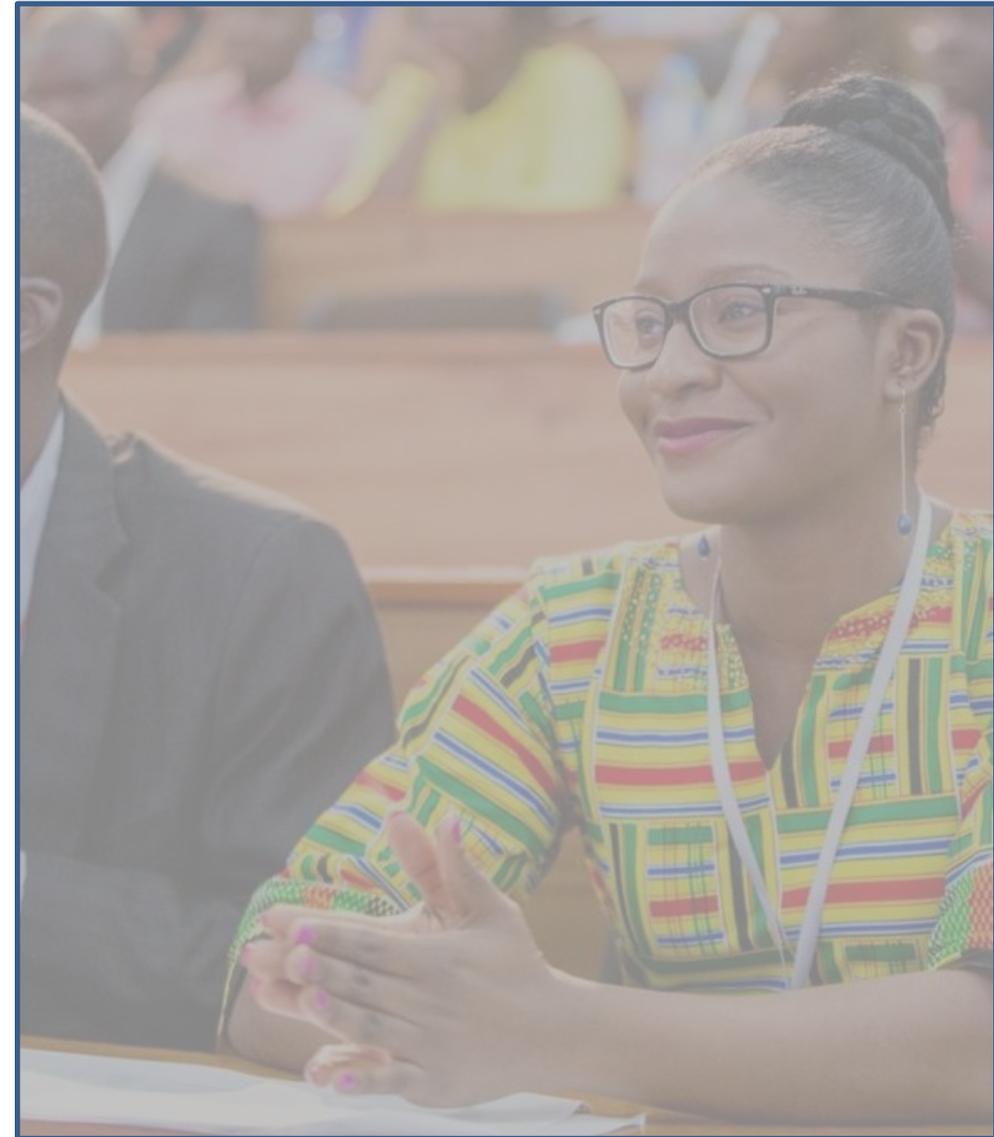
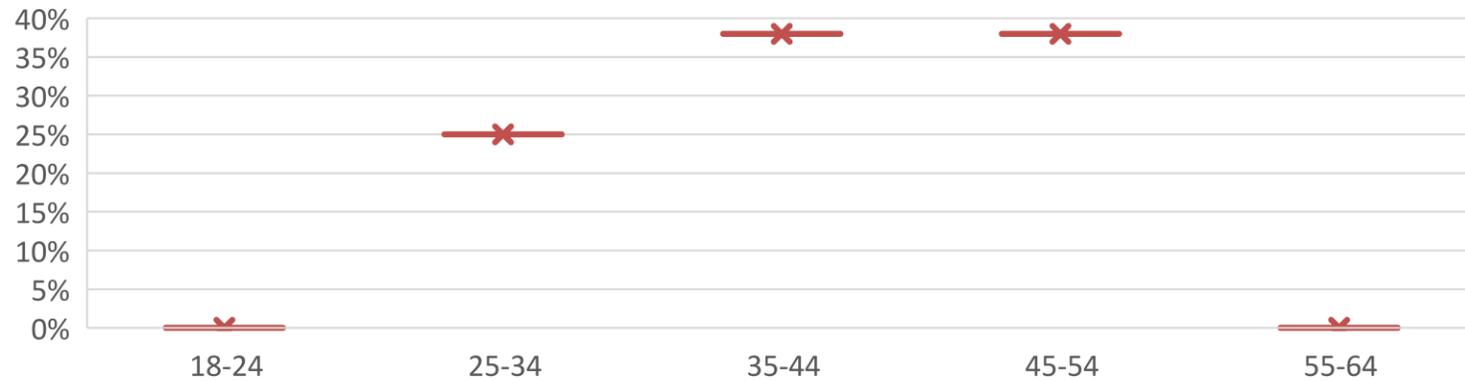
**579**



FEMALE

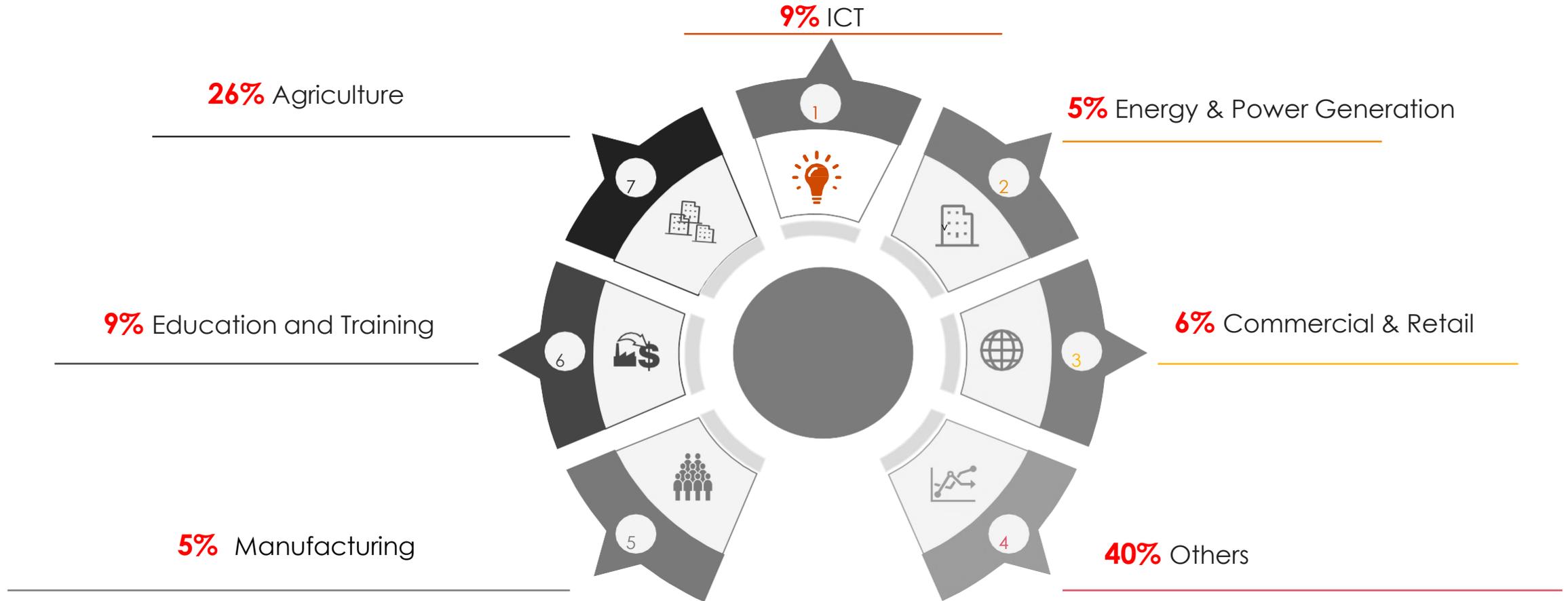
**690**

## Age Range



# Top Funded Sector

The Tony Elumelu Foundation Entrepreneurship programme has funded entrepreneurs across over 15 business sectors in Namibia with the majority of the entrepreneurs in the Agricultural sector, followed by the Manufacturing sector and Education and Training Sector.





These Premises  
are used for...

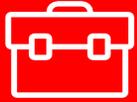
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# Programme Outcomes



The TEF programme has provided me with opportunities to interact with other people facing the same business challenges as mine.

# Programme Satisfaction



99%

Are satisfied with the TEF Entrepreneurship Programme



99%

report that the programme has increased their confidence in their ability to run a business



97%

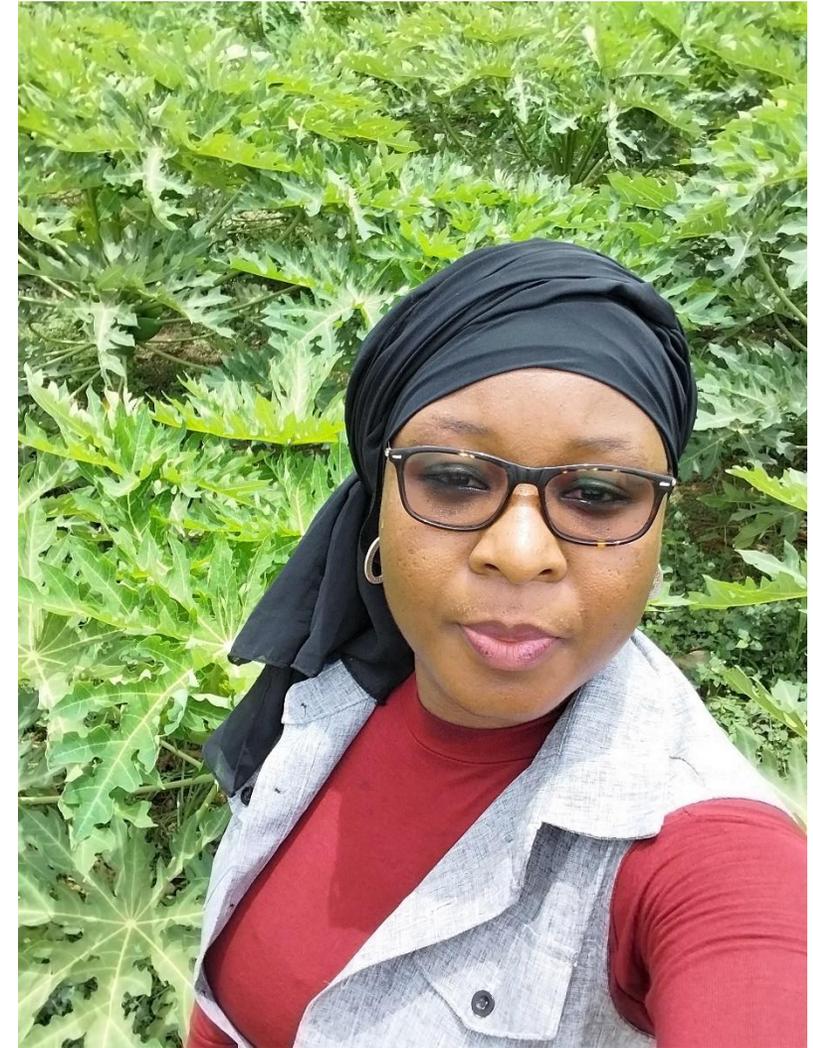
report the programme provided them with opportunities to interact with those with similar challenges.



99%

would recommend the programme to their friends.

The programme has been highly effective, with participants reporting high levels of satisfaction and increased confidence in their ability to run a business. The programme has also provided valuable opportunities for participants to interact with others facing similar challenges. The overwhelming majority of participants would recommend the programme to their friends, demonstrating its strong impact on the entrepreneurial community



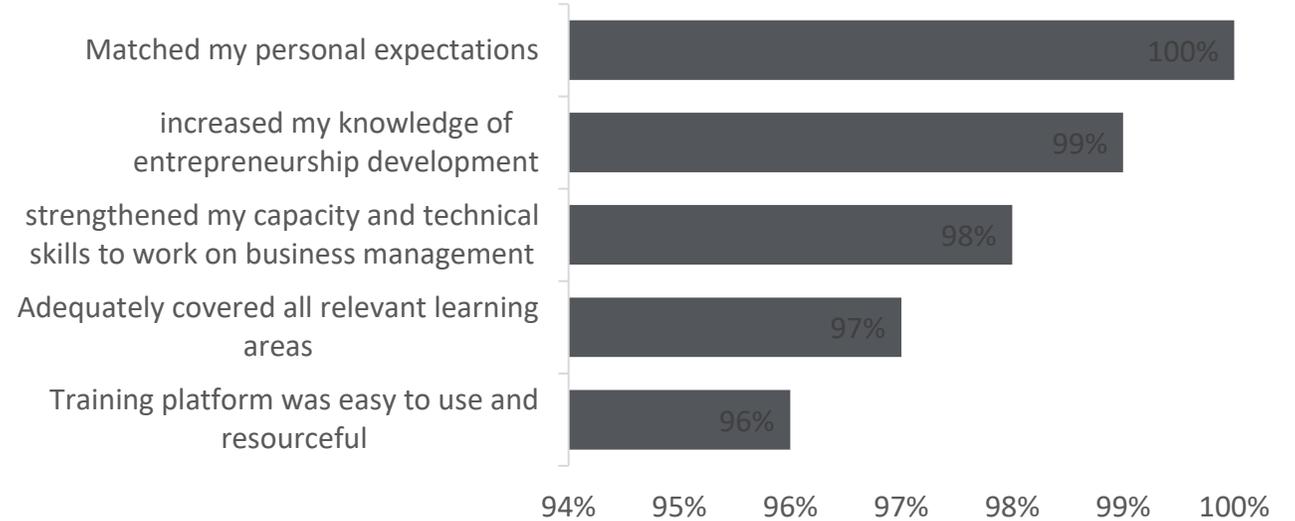
# Training Satisfaction



reported that the training enabled them to start or improve their business.



agree that the quality of the training program exceeds or meets their expectations.



The training platform was easy to use and resourceful

96%

The training adequately covered all relevant learning area

97%

strengthened my capacity and technical skills to work on business management

98%

increased my knowledge of entrepreneurship development

99%

Matched my personal expectations

100%



06

## Impact

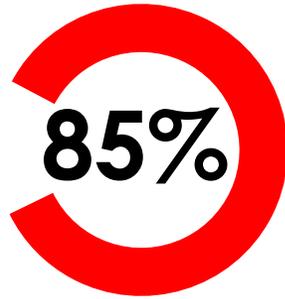


Women-owned businesses have generated an estimated 5.4 million dollars and added 7,915 new jobs so far from program beneficiaries funded in 2021."



reported that the funding enabled them to start or improve their business.

The training provided participants with the knowledge and skills they needed to launch or expand their business, such as how to create a business plan, manage finances, market their products or services, and develop a customer base.



started the business they pitched to TEF. This demonstrates the effectiveness of the program in providing the support and resources needed for entrepreneurs to turn their ideas into successful businesses.



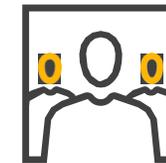
still own the business they pitched.

This suggests that once entrepreneurs have started their businesses, they are likely to persist and continue to run the business, even after facing challenges and obstacles. This can also indicate that the businesses are sustainable and profitable, providing a strong incentive for the entrepreneurs to continue operating them.



of the entrepreneurs have started a different business besides the one they pitched.

This was not so before funding suggesting that the funding and support provided by the foundation has helped them to grow and expand their businesses.



# Revenue and Jobs Creation



AVERAGE REVENUE BEFORE TEF

**\$1,700**



AVERAGE REVENUE AFTER TEF

**\$6,400**



% INCREASE IN REVENUE

**696%**



**3 New Jobs**

Created on average per entrepreneurs

Average jobs (Direct and indirect) created since funding

**73%**

now generating  
revenue since  
funding by TEF  
from 10%.

# Community Impact of the Programme



**43%**

of entrepreneurs are involved in social causes in their community as a result of their funded business

**15%**

of entrepreneurs have been able to support other entrepreneurs with seed funding as a result of their business

**75%**

of funded entrepreneurs have been able to pursue a formal or informal education as a result of the funding

**33%**

reported that at least one member of the family has been able to pursue further education due to revenues generated from the funded business

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## Women and Young Entrepreneurs

“This programme has inspired me to continue to dream big and to think creatively about how to solve the challenges that face my community.”



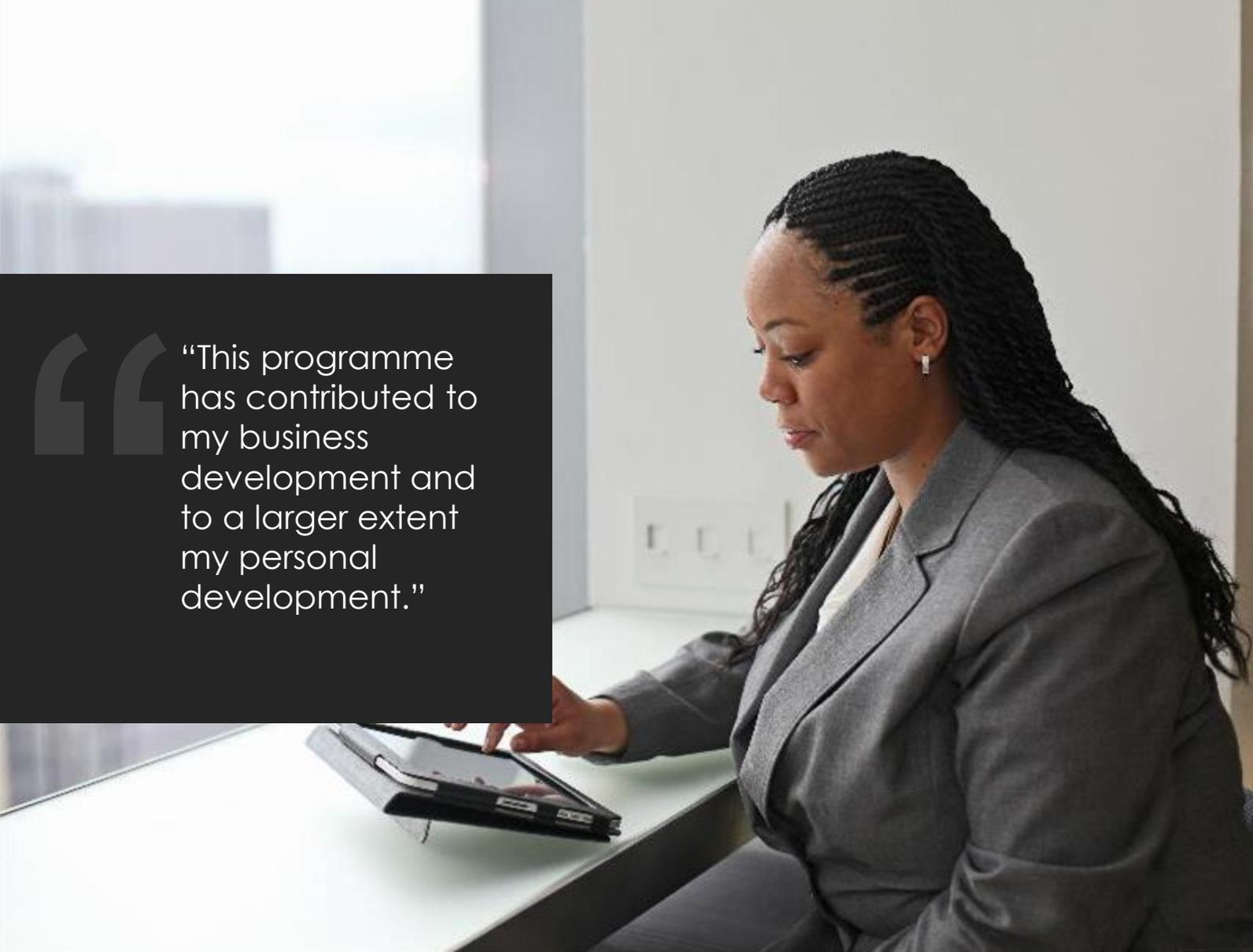
**Women-owned businesses generated an estimated 9 Million dollars in 2022 alone**

Very significant to the study is the high level of contribution observed from women-led businesses on the programme. Just like businesses led by their male counterparts, they have reported more than a 100% increase in revenue and jobs created compared to where they were at the baseline. This speaks to the intended outcome and justification for a more inclusive programme that ensures complete democratization of luck and equality in support regardless of region and gender of businesses owner.

In addition to providing job opportunities for youths, the TEF programme has also played a crucial role in developing the skills and entrepreneurial mindset of the youth beneficiaries. The programme's focus on capacity building and mentorship has equipped young entrepreneurs with the necessary skills and knowledge to build and scale their businesses.

Furthermore, the TEF programme's emphasis on access to finance has allowed young entrepreneurs to secure funding to start or grow their businesses, which is often a significant challenge for young people due to limited collateral or credit history. This has not only enabled the beneficiaries to create jobs but also contribute to the economic growth and development of their respective communities.

Overall, the TEF programme has demonstrated its ability to empower and support young entrepreneurs in Africa, and its impact on job creation and economic development is a testament to its effectiveness.



“

“This programme has contributed to my business development and to a larger extent my personal development.”

## Success Stories



Lungule Marhungane

**Jeslu Puro Water**

## A Green Solution to the Clean Water Crisis in South Africa

Growing up in Giyani, Limpopo province in South Africa, Lungule Marhungane saw first-hand the dire need for clean water in her community. She recognized that lack of access to clean water not only posed a serious health risk but also impacted businesses that relied on clean water to operate. Determined to make a difference, Lungule founded Jeslu Puro Water, a start-up venture that aims to provide a green solution to the clean water crisis.

Through the TEF Entrepreneurship program, Jeslu Puro Water was able to secure funding and access to professional mentors who helped Lungule bring her vision to life. The company developed a Green Water purification system that uses Macadamia nut filters to purify the water. By employing green methods, Jeslu Puro Water not only provides clean water but also contributes to the circular economy.

Since launching, Jeslu Puro Water has employed two permanent and two temporary staff members. They supply funeral parlours around the town and have managed to make an average of \$800-1500 monthly. Lungule attributes the success of the business to the financial planning tools provided by the TEF program, which helped her better understand figures and projections and ultimately achieve profitability.

“The mentors that were assigned by TEF were professional and very helpful. The Financial planning tools was very impactful for me as it helped me to have better understanding of figures, projections and at the end of day achieving profitability.”

The impact of Jeslu Puro Water on the community and local businesses has been significant. The company's innovative approach to water purification has created job opportunities for young people and helped businesses that rely on clean water to operate. Looking to the future, Jeslu Puro Water plans to expand its business to other provinces within South Africa.

Through the TEF Entrepreneurship program, Jeslu Puro Water have not only made a positive impact in their community but have also shown that green solutions can be profitable while contributing to a sustainable future.



**Paul  
Kabeya**

**KPD Technology Pty Ltd**

## Upskilling and Women's Economic Empowerment

The growth of garment and clothing industry has increased imports into Africa. Many local talents and artisan are not treated at their fair value. This is at the heart of unemployment, poverty, leak of talent, criminal activities and a weak business environment where Self-employed tailor cannot compete.

Paul Depooter was passionate about impacting his community and how he could bring a positive way of attaining financial freedom to the most vulnerable in South Africa.

Kwetu is a clothing brand that caters the African communities in cape town and Africa in general, as their name suggests their focus is to provide a clothing brand made in Africa for Africans. They aim to empower and promote local talents as people of one mind expressing their skills through homemade clothing line markets to local and international consumers from all walks of life.

Paul believes the TEF program did not only bring a financial boost to his business but has been a game changer in terms of personal development. Through the garment and fashion accessories he makes in South Africa, he has empowered 20 women who, through their businesses, can use their skills to make a difference in their respective communities in South Africa.

“Through the TEF Entrepreneurship program, networking has been the most valuable opportunity I have explored in this journey. I have been able to meet with different entrepreneurs learning from them to see things differently.”

Paul believes the only way to enable gender balance in his society is to upskill the women and empower them to become independent. Through his fashion line, he produced not only garments but tailors and female fashion designers.



## Gladys Chibanda

### Krafted Ink

Production of bespoke, eco-friendly, and handmade Ankara crafts.

Gladys is a young award-winning creative entrepreneur who is well known for her bespoke, eco-friendly, handmade Ankara notebooks and gift set. She has managed to use her love for art in an extraordinary way. In her quest to challenge the status quo, fighting against discrimination and stigma, Gladys successfully elevated the crafts industry, proving that it is a viable industry and that the craft business can be a profession. Having been raised in an entrepreneurial family, she implemented her experience and knowledge by starting her own business. She used her artistic abilities to develop a firebrand called Krafted Ink, innovative art and craft-oriented organization.

Specializing in African textile journals and gift packaging, mastered the art of combining colors in making gift packaging to ensure lasting smiles in the lives of people. The handmade products include journals, diaries, gift bags, and gift boxes using African print fabric. Gladys started her journey at the age of 21 out of her desire to uphold the African ideals of sharing presents. She has been crafting memories ever since.

Gladys achieved this feat thanks to the TEF program, which helped in achieving her dreams as an entrepreneur.

Gladys has created employment for many locals and helped reduced fabric waste from fabric cuttings, reducing the pollution it causes and the importation of used clothes from foreign countries.

She has won many local and international awards including, 2018's PROWEB Young Business Leader of the Year, a finalist of the 2017- 2018 CBZ Youth Entrepreneurship Program (YEP). Gladys has been listed in the Gumiguru 50 under 30 young leaders' class of 2021 and has served as the youngest Executive board member of ZAACA (Zimbabwe applied and crafts association). The work Gladys does have been attracting a lot of media coverage that is TV, Radio, Magazines, and Newspaper articles including a documentary on her by a German TV magazine DW.



Lahja Amakali

## Niithete Agro-Business Investment

### Food processing and training services

In a meeting held on 30 August 2016, the president of the Namibia Agricultural Union, Mr Ryno van der Merwe explained, to a hall full of people on the farm Neu-Otjisaouna, that the profitability of cattle and sheep farming is not close to what it should be. He explained that the expenses greatly outweigh the income made by this industry, and that the productivity of cattle and sheep farming must increase by respectively 7.8% and 2.7% in order to break even.

The number of undernourished people in sub-Saharan Africa rose from 181 million in 2010 to almost 222 million in 2016. Among children, although the prevalence of stunting decreased from 38.3% in 2000 to 30.3% in 2017, the numbers affected increased from 50.6 million to 58.7 million due to population growth.

Lahja Amakali is an inductee of the Namibia Business Hall of Fame as an emerging Agri-preneur. His business is aimed at supporting and encouraging people to get involved in agribusiness to reduce importation, poverty level, and malnutrition in Africa.

The training provided on the programme has been an eye opener for Lahja Amakali.

“The TEF classes we were given were my eyes opener. It pulls me closer to peers to discuss and share our challenges and success stories in our businesses. The seed capital pushed me to where I am today especially my 3 shareholders gave up and removed their cash.”

The business supports 10 small scale lemon growers, 2 mint growers, 5 sorghum producers. They have 2 full time employees and 8 part time employees. Their products enter the national market through Local Product Merchant shop. They changed the attitude of not believing in blacks that they can process for national and soon International. Contract farmers who supply raw materials are expanding their areas of growing sorghum. Many farmers are starting to grow different varieties such as mint, gingers and so forth.

The business has created more opportunities for small scale growers. Training them on how to select products for marketing, empower them on backyard garden and produce biogas for cooking and manure for their small garden.



Ritalee Monde

**Leemed Supplies Ltd**

Supply of medical oxygen to hospitals, clinics and to individuals in small affordable cylinders.

The unavailability of medical oxygen to treat patients in Zimbabwe is so grave that people die of ailments that are not supposed to claim their life because they can't afford to meet the market cost of oxygen. The reality in most hospitals in Zimbabwe is finding people dying outside hospitals because they find it difficult to get admitted, especially Covid-19 patients.

"I experienced how an overwhelming number of COVID-19 patients, oxygen therapy patients, children under 5s with pneumonia, and severe lung and cardiac disorder cases lost their lives to the unavailability of oxygen in Zimbabwe. I went ahead to take the initiative in reversing this case in her society by providing medical oxygen at a third of the market price."

Ritalee Monde says TEF has provided the business training, mentorship, and seed fund necessary to give him a start. Before the programme, it was only an idea with no resources and technical know-how to bring it to life.

"TEF provided the business training, mentorship and seed fund that was necessary to give me a start. Before the programme i only had the idea but with no resources and the technical know-how to bring it to life. And now I can safely say TEF gave our business life."

She has successfully created 6 job due to the opportunity gotten through the support she got from the TEF Entrepreneurship program. She currently serves over 58 home-based medical facilities. She plans to expand her dreams by having a medical oxygen production plant in her country, which would allow her to serve all the 212 hospitals and 1684 clinics across Zimbabwe. She currently buys medical oxygen from other suppliers at the moment but hopes to launch a UBP-30 oxygen production plant in Harare which will help produce more oxygen and employ more personnel.

The business has helped reduce the demand for medical oxygen and other medical supplies that were in short supply in hospitals and clinics in Harare.



**Marko Chiumia**

**K-Farm Center**

## Poultry Farming to mitigate importation of food

Poor quality of agricultural soil, water, and land coupled with low access to finance and farm inputs are some of the problems farmers in Malawi face. These factors, associated with the fact that there is over-dependence on maize as a staple crop and no knowledge to improve any of these things, affect the low scale of the agricultural sector a lot.

Marko was motivated to become an entrepreneur to solve soil fertility loss and declining crop yields. He hoped to improve rural livelihoods and adequately support the agro-based economy as most African countries depend on soil for agriculture to obtain food and income.

Through the TEF programme, he has gained business management skills to manage his business.

“TEF program provided me with business management skills that enabled to raise extra external funding to my business and \$5000 gave me a stepping stone to kickstart production and marketing of our product named VUNA ECOFERT, an organic manure solution by constructing a storage facility and other basic tools and more funds were invested in raising awareness about our new fertilizer solution.”

Some of the changes experienced since they started include Increase in jobs creation from 1 in 2018 to a team of 5 employees, Increased revenue from \$125.8 in 2018 to \$2800, Increased customer base of 15 farmers per annum in 2018 (at idea stage) to 308 farmers per annum in 2021, also, several partners have developed interest in organic fertilizer business as a result of their successes in this sector.”

With his product, farmers could cut down the cost of fertilizers and help increase the health of the soil, thereby increasing the health of its produce. Furthermore, he can participate in similar programs like SEED and the Centre for Agriculture Transformation for external funding and capacity building.



**Kuziva Chatukuta**

**Chatukuta Dried Foods  
P.B.C**

## Agricultural post-harvest food preservation

Zimbabwe is currently experiencing some lean season food insecurity and deteriorating nutrition in some parts of the country's low-lying areas. During the January to March 2022 lean season, about 27% of rural Zimbabweans will be food insecure. This translates to 2,942,897 individuals, who collectively require 262,856 tons of maize (SADC RVAA synthesis report). This is caused by the Extreme poverty rate that increased steadily between 2011 and 2020, only declining in 2021. The international poverty rate was 22% in 2011 and is estimated to be 41% in 2021 and 40% in 2022.

Chatukuta Dried foods is a community-based business enterprise that focuses on offering agricultural (poultry & horticultural) post-harvest food preservation and value addition of free-range chickens, leafy vegetables, and fruits. They use smart solar dryer innovation technology to dry farm produce. They supplement their produce through buying local market excess produce.

Chatukuta had a great passion in food and wanted to get an employment after being jobless for a year. He wanted to change the myths and stereotypes in the food industry that says post-harvest food preservation and value addition of fruit veggies and meat is for the elderly and rural poor.

Kuziva Chatukuta is a recognized trainer with various NGOs and the Government of Zimbabwe ministry of Agriculture Plants Quarantine under the fauna and flora departments. He has gained opportunities to be called for any government linkage meeting including those SADC meetings and regional events. He trains other women and youth to develop businesses, train farmers on how to better preserve their farm products.

The business makes over \$5000 a month with the newly acquired dryer after funding. He now has 10 employees permanently employed and some seasonal and casual workers to assist him during peak periods. So far, they have trained more than 500 youths and women including groups and individuals.

He acknowledged the impact of the TEF entrepreneurship programme has had on him and his business

“The grant, mentorship, training and networking was a wow moment for me.”



**Njavwa Mutambo**

**Musanga**

## Njavwa Mutambo Is Powering The Future Of African Logistics, Through Musanga

Starting a business in Africa is no easy feat, as entrepreneurs often struggle with accessing capital and finding mentorship. However, the TEF Entrepreneurship programme has been a lifeline for 3,000 entrepreneurs, providing them with the necessary training, networking, mentorship, and funding support through seed capital for business success. One of the beneficiaries of this program is Alinjawa Mutambo, the CEO of Musanga Logistics, a Zambian-based startup.

In 2016, Njavwa had an idea that was inspired by his personal experience with a friend. He noticed a gap in the market for a delivery service, as no restaurants were available to deliver food when he and his friend were working late. Njavwa realized that there were likely many other people in need of a delivery service, so he founded Musanga Logistics. The platform connects users who want to send goods to cyclists, drivers, and riders who can deliver them. Musanga's mission is to transform the way goods and packages are transported in Africa.

Through an on-demand delivery app, Musanga connects retail stores with local couriers, enabling anyone to deliver anything at any time. This innovative technology is helping both small stores and big businesses move their goods through cities faster than ever before. Since launching its delivery application, Musanga has enlisted over 50 independent couriers to start earning on their platform. Njavwa and his team have set a goal to sign up over 100,000 independent riders in the coming years.

Njavwa sees his business success as a driver for positive change in his community based on the philosophy of "Africapitalism." This concept, coined by his mentor Tony O. Elumelu, Founder of the Tony Elumelu Foundation, emphasizes the need for job creation to increase social welfare. Njavwa believes that the best way to help people in Africa is to provide them with employment opportunities.

Within just over a year of starting out in business and getting on the TEF program, Musanga has launched and is one of the fastest-growing companies in Southern Africa. Njavwa has been recognized by several organizations, including the Mandela Washington Fellowship for Young African Leaders, where he became a fellow this year and introduced his mentor, Tony O. Elumelu, at the fellowship's summit in Washington, D.C. Njavwa attributes his success to the world-class team working with him and the support received from many people and organizations.



Msindazwe Ndhlovu

## The Noble Savage

### Msindazwe Recycles Waste Plastic And Glass To Bring Affordable Energy To Africa

Msindazwe Ndhlovu, a 2018 Tony Elumelu entrepreneur from Botswana, is making a positive impact on Africa's housing crisis with his company, The Noble Savage. The company recycles waste plastic and glass to create alternative eco-friendly building materials that are lightweight, durable, and affordable. Their product line includes roofing tiles, ridges, and paving blocks.

Ndhlovu started The Noble Savage to solve the challenges that Africans face, and he sees opportunities in these challenges. He believes that transforming Africa one piece of plastic at a time can solve the housing shortage and help the most vulnerable members of society.

Since starting his business less than 12 months ago, Ndhlovu has already grown his workforce from five to eight employees and doubled his revenue from \$10,000 to \$20,000 per annum. He has also won two awards and is currently under due diligence with a venture capital firm called Earth Capital to raise \$1 million. Additionally, he was selected to pitch and exhibit in France for Vinci Energies with Total.

Ndhlovu's motivation to build a legacy and solve problems faced by Africans comes from his father's belief in intrapreneurship. He advises other aspiring entrepreneurs to think deeply about their ideas, build products that solve a problem, and identify a market for them. He also stresses the importance of setting goals and persevering through challenges.

The Noble Savage's future plans include expanding operations throughout Africa to bring affordable housing and energy to the continent over the next 10-15 years. Ndhlovu's vision for a sustainable future for Africa shows that with innovation, determination, and a belief in solving problems, entrepreneurs can make a positive impact on society.



Vitumbiko Zgambo

## **Mivi Farms**

### The vegetable farmer leading by example

Vitumbiko Zgambo is a Malawian entrepreneur and vegetable farmer who is leading by example. She started Mivi Farms in 2015, a farming business that grows high-value vegetables in greenhouses and practices irrigation farming to ensure year-round supply. Mivi Farms also provides extension services to the surrounding communities.

Vitumbiko's passion for agriculture started at a young age when she had a successful garden at just 10 years old. Later, as a lecturer and trainer in the horticulture industry, she realized that she wanted to be more than just a vegetable farmer. She wanted to lead and teach others by example. She saw extension workers buying vegetables even though they were the ones advising people to grow their own food and observed how they were affected by weather conditions and price variations in vegetables. This realization motivated her to start her own farming business, where she could make a difference and provide a positive example.

Today, Mivi Farms has expanded its services into vegetable delivery, taking orders and delivering vegetables at request. Vitumbiko also set up Nyamphe's fresh mart, the first of its kind in her location, which offers a new option for people who are used to buying vegetables at the market or in big supermarkets. The fresh mart is unique because it is in an urban area and provides fresh food within the neighborhood.

In addition to her farming business, Vitumbiko is also developing other young farmers through a learning center that conducts entrepreneurship trainings and links them up with financial institutions for start-up loans. She recently engaged a group of women, who she supports to produce vegetables under the supervision of Mivi Farms and then links them to the market.

As part of the TEF Entrepreneurship Program, Vitumbiko was able to increase her business from a venture with one employee to about 20. The program helped her become bold and daring and improved her networking skills. With the funding, she was able to acquire more farming land, which led to the opening of the fresh mart.



04



This programme has affected me a lot. It helped me know where and how to start my idea.

Learning  
And  
opportunities

# Key Learnings

“ A sustained period of monitoring has allowed for more expansive learning. This has further renewed our collective resolve to the commitment of empowering entrepreneurship in Africa.



Expanded Access to Funding

Increased local support for Entrepreneurship in the region has largely translated into increased funding access for existing businesses and stimulated faster growth and sustainability



Exponential Business Growth with Mentorship Support

Businesses in the region experienced more rapid and sustainable growth with hand-holding support from successful mentors and peers who have succeeded in growing their own businesses



Value Chain expansion through digital Inclusion

Digitalization has not only strengthened businesses' capacity to expand sales and increased access to the market but has now contributed to the increased scalability of haulage and logistic business. To guarantee the effectiveness of online sales, businesses must ensure a suitable delivery system that ensures products are delivered to customers at their locations by engaging the growing logistics sector while leveraging online ordering solutions.



Digital Technology reduced the Severity of COVID

Businesses have created an online presence through websites and social media engagements to provide services to their existing customers and advertise to potential customers and clients. This has increased business resilience post-COVID and reduced the severity of the negative impact on supported businesses



Inclusive Tax Laws

Sector and business size inclusive approach to formulate and amendment of Tax Laws. Emerging entrepreneurs and existing businesses would benefit from more sector and business-level inclusive approaches to taxation. Businesses with more capacity to generate new jobs and stimulate improved living standards would require a taxation structure that allows them a suitable environment to sustain these jobs.

# Opportunities

01

## **Increasing Access to Finance**

The TEF programme has provided funding to over 18,000 entrepreneurs. This experience can be used to develop new financing models that increase access to finance for entrepreneurs, especially those in underserved areas..

02

## **Structured Specialized Skills Development Programmes**

Rural entrepreneurs are more into agribusiness and rely more on unskilled labour to meet production demands within the season. This presents a dual opportunity for increased innovation and mechanization support to ensure in season and out of season production, and the opportunity to support Agric-business with more specialized skill development initiatives to scale production in rural communities. With more support, entrepreneurs can add more skilled labour, improve productivity, and maximize revenue.

03

## **Increased Digitalization Initiatives For Rural-based Businesses**

E-commerce has provided new opportunities for logistics and haulage sectors, while online marketing solution providers became more sought after. However, rural-based businesses, particularly in agribusiness, have not seen a direct impact on marketing and revenue. A digitalization initiative focusing on rural businesses will increase visibility and access to a wider market, as well as bridge gaps in access to raw materials for urban-based businesses.

04

## **Business Networking Initiatives**

Networking with entrepreneurs on the programme has created a unique platform for peer connection and learning. It has laid the foundation for productive partnerships and other business opportunities. However, Entrepreneurs in rural locations would benefit more from increased opportunities for networking and platforms for cross sector and cross-country collaborations.



## CONCLUSION

Overall, the TEF programme was highly effective at providing business training to diverse groups of participants and awarding funding in a timely manner.

Programme beneficiaries show incredible enthusiasm for the programme and are unanimous in that it provides a valuable service to them and their communities. TEF's efficacy comes from addressing some of the biggest barriers for prospective entrepreneurs—funding and knowledge. Beneficiaries report much higher incomes than the country's averages as well as improved revenue and profits since baseline, demonstrating how TEF programming fuels economic revitalization and helps beneficiaries secure a source of income.