



NATIONAL YOUTH DEVELOPMENT AGENCY

SELF EMPLOYMENT SERIES



WRITING A BUSINESS PLAN

A Guide

Make it happen!





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CONTACT, INFORMATION AND COUNSELLING






National Youth Development Agency (NYDA)'s Contact Information and Contact Counselling (CIC) programme enables access to economic participation by providing information and counselling support on career development, employment and entrepreneurship. This information is provided through Youth Advisory Centres (YACs), a Call Centre and an Internet Portal dedicated to youth.

PURPOSE

This guide is part of the National Youth Development Agency (NYDA): Youth Information Kit publications. The series was developed to provide young people with information on career development, employment, entrepreneurship, citizenship and health and wellbeing. The guide was compiled by the Development@Work/ LINK Consortium.

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THE NYDA YOUTH INFORMATION KIT ALSO CONTAINS THE FOLLOWING PUBLICATIONS:

INFORMATION CATEGORY	TITLES
<p>EMPLOYMENT</p> 	<p>Finding Work: A Guide for Young People You and the Workplace: A Guide for Young People Using Labour Market Information: A Guide for Young People Fact Sheet: Special Public Works Programmes Industry Profiles</p>
<p>SELF EMPLOYMENT</p> 	<p>From Idea to Opportunity: A Guide for Young People Getting Business Finance: A Guide for Young Entrepreneurs Starting Your Own Business: A Guide for Young Entrepreneurs Writing a Business Plan: A Guide for Young Entrepreneurs Starting a Co-operative: A Guide for Young People Networking Your Way To Business Success: A Guide for Young Entrepreneurs</p>
<p>EDUCATION AND TRAINING</p> 	<p>Career Planning and Development: A Guide for Young People Education and Training Options in South Africa: A Guide for Young People A Learners Guide to Higher and Distance Education Careers and Occupations Directory for Young People</p>
<p>CITIZENSHIP</p> 	<p>Establishing and Running Community Committees: Fact Sheet Types of Organisations Working In and With Communities: Fact Sheet How to Raise Funds: Fact Sheet Public Participation – Getting Involved in Decision-Making that will Affect Your Community: Fact Sheet What are My Rights and Responsibilities as a Volunteer?: Fact Sheet Why Should I Volunteer: Fact Sheet Making Use of Volunteers: Fact Sheet Is my Community Project Working? A Basic Guide to Evaluation Let's get Involved with Our Communities: A Guide Understanding my Community's Needs: A Guide Developing Life-Skills for Citizenship: A Guide You're A South African!: Get Active My Rights and Responsibilities as a South African Citizen What Does Democracy Mean for Me? The Nuts and Bolts of Volunteer Programmes and Policy Understanding Volunteering: A Guide for Young People</p>
<p>HEALTH AND WELLBEING</p> 	<p>Coping with Teenage Pregnancy: A Guide for Young People Dealing with HIV/ AIDS in the Workplace: A Guide for Young People Substance Abuse and Addiction: Fact Sheet Do I Have a Substance Abuse Problem?: Fact Sheet How Substance Abuse Affect Your Life: Fact Sheet Sexually Transmitted Infections: Fact Sheet Preventing HIV/ AIDS: Fact Sheet Voluntary Testing and Counselling: Fact Sheet Positive Living: Fact Sheet Healthy Eating: Fact Sheet The ABCs of Good Health: Fact Sheet Leisure and Fitness: Fact Sheet Safe Sex Revolution: A Guide For Young People</p>



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PLANNING YOUR WAY TO SUCCESS

Having a great business idea is only half the journey to achieving success in your business venture. The other half is executing or implementing your idea. Implementation starts with **PLANNING!** Planning is the process of putting together the different pieces of the puzzle from the time of identifying the opportunity to its eventual implementation.

The outcome of your planning activities should be a Business Plan for your venture. Taking your business idea and putting it on paper in the form of a business plan can be one of the biggest challenges of starting your business. Your business plan is, however, one of the most important tools you have when starting out or when growing your business. It is really a road-map - it provides you with direction, enables you to check whether you are still on the right track, or whether you should change direction.

The process of writing your business plan is as important as the outcome itself. Why? Well, while you write your business plan you are thinking, researching and identifying problems that your business may encounter. It therefore helps you to understand your business better.

‘If I knew how important the business plan was and how much it can help you to manage your business, I would have developed one four years ago when I started my business’, says Mark (30) about the value of a business plan. He continues, ‘It forced me to think more clearly about the product that I’m offering to my customers and to manage my finances better.’

This guide will help you put together your own business plan. It will take you through the different steps of writing your business plan while providing examples and advice. First, we examine the role of the business plan in starting or running your business. Thereafter, we look at the different parts of the business plan.

WHY DO YOU NEED A BUSINESS PLAN?

Many entrepreneurs started their businesses without a business plan. ‘I don’t know what this fuss about business plans is. All I needed was my head and my mouth, the rest just fell into place’, says Jomo (26), talking about when he started his cleaning service. You have as much chance of succeeding in your business if you start it without a business plan, than if you do. The big difference, however, is that you are likely to start and run your business better with a business plan.

There are various reasons for writing a business plan. It depends largely on yourself and your circumstances. Here are some of the main reasons why it may be important:



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Lined area for writing notes

Thinking long-term

Writing a business plan helps you to think beyond just starting the business. It can help you to see the big picture a few months or years down the road. It can also help to keep you motivated though difficult times!

Viability

The business plan helps you to determine the viability of your business idea. It helps you to determine how profitable your business can be. It will help you identify how much money you will need and where you will get it. The business plan will also help you to identify the problems you may have in the future.

Making better decisions

Writing the business plan requires you to do research on the market you want to enter as well as the requirements for running the business. This research will provide you with information that will help you to make more informed decisions.

Your reality check

In the excitement of starting a new venture you can get carried away and end up making strange decisions. The business plan keeps you rooted in reality. It will identify problems before they arise helping you to think about solutions. You will also identify your strengths and weaknesses as well as places where you can get help.

Selling your idea

Your business plan is one of the best ways to sell your opportunity to others. A good business plan shows that you know what you are talking about and that you have done your homework. It gives others confidence in your ability to make the opportunity a success.

Raising business finance

Few lenders, such as banks, will provide you with business finance without a business plan.

There are many other reasons for writing a business plan, but the most important reason is that **you** see the need for writing one. If you are going to write a business plan because a bank or another organisation needs it, for example, you may never really own that business plan. It needs to be yours! A part of you needs to be invested in that plan for you to own it. Your investment can be in the form of the time you spend putting it together or it may be the ideas that you have expressed in the plan. Complete the following exercise and determine why **you** think it is important for you to write a business plan:



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The business:

What product or service will you be selling?
 Where does the business idea come from?
 What do you need to know about the business?
 What do you need to know about the industry the business is in?
 What laws and regulations impact on your business?
 What are your business goals?

The market:

How will you reach your customers?
 How big is your market (how many people can potentially buy your products or services)?
 How much of the market do you want to capture (how many of these potential people should become your customers)?
 Where is your market located?
 Do you have competition?
 Who are your competitors?
 How are you going to sell your products or services?
 How much are you going to charge and why?
 How are you going to advertise?

The operations:

Where will you locate your business?
 What kind of facilities do you need?
 What type of materials and supplies do you need?
 Where can you get these materials and supplies?
 Are you going to need people to work for you?
 How are you going to manage your business?
 Do you have the skills to manage your business?
 What are your short (6 months), medium (18 months) and long term (3 – 5 years) plans?

The finance:

- ▶ How much are you going to need to start your business?
- ▶ How much do you think you are going to sell?
- ▶ What is the cost going to be of making the products or delivering the service?
- ▶ How much money will you need to keep your business operational (cash flow)?
- ▶ How much money will you need to break even (when your income is equal to your expenses)?
- ▶ Where will you get the money?

Finding the information

There are mainly two ways of finding information. You can find information that already exists and use it in a way that suits you. This is called secondary research. Secondary sources of information are reports about the industry and your target market that have been compiled by other people or organisations. For example, you can use census information from Statistics South Africa to determine how many people live in your region or municipality.

You can also find information from people around you by speaking to them directly. This is referred to as primary research. You can speak to your family, friends, customers and suppliers.



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<p>Books, magazines, newspapers</p>	<ul style="list-style-type: none"> ▶ about market trends ▶ about competitors ▶ about price ▶ business management advice
<p>Industry specific and business organisation</p>	<ul style="list-style-type: none"> ▶ about price ▶ about market trends ▶ technical advice ▶ business advice and support

There are a number of different research techniques you can use. These include:

Interviews

You can conduct interviews with your potential customers, competitors, suppliers and other individuals and organisations that can provide you with information on market trends, customer needs and product specifications.

Focus groups

Focus groups are useful for determining the needs of your customers. Focus groups are conducted by inviting about 8 - 10 potential customers for a discussion on their needs. Focus group discussions allow you to explore a specific question in great detail by getting different views.

Surveys

Surveys are used to get the views of larger groups of people. Surveys involve developing a questionnaire that is distributed to your target market and analysing the answers you get back.

STEP 3: WRITING THE BUSINESS PLAN

It is advisable to develop an outline of the business plan before you start writing it. The outline should be based on the objectives of the business plan and should keep in mind the audience for whom you are preparing the business plan. Based on the outline, you should decide which parts you want to prepare in detail, and which parts in summary form. When you prepare the business plan, make sure it answers the following requirements:

- Who you are
- What you are going to sell
- Explain the viability of the business
- Describe your market
- Describe how you will manage the business; and
- Indicate the financial requirements of the business



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The business plan must be clear and concise. It should avoid technical jargon - that is the technical language used in a particular industry or business. It should be structured in a logical way to make sure that the reader can easily follow the plan. Below, we provide examples of how to organise the business plan. Please note that the information provided in the business plan below is not factually correct and is only presented by way of example.

The story of Jabu...

Jabu Shabalala is a 26-year-old man from Hazyview in Mpumalanga. He left his hometown to find work in Johannesburg. Jabu found work as a driver for a tourism company that transports international tourists visiting Gauteng. He has learned a lot in the three years since he joined the company. He loves doing the work, meeting new people and showing people what South Africa has to offer. He has been promoted to supervisor. Jabu has made up his mind to start his own tourism transport business back home in Hazyview. He has all the experience he needs, and most of all, he knows the area like the palm of his hand. Jabu sets out to develop a business plan that he wants to submit to the bank to raise the finances that he needs on top of his own savings to start the business.

EXECUTIVE SUMMARY

This is a concise summary that covers all the important aspects of the business plan. It demonstrates your knowledge of the business opportunity. This summary is aimed at capturing the interest of your readers such as investors or potential partners. The executive summary can determine whether someone will be interested enough to read further. This summary should be no longer than two pages.

DESCRIPTION OF THE BUSINESS

This section should provide a brief profile of your business. It should describe the type of business; who the owners are; what the name of the business is; when it was started; brief description of the business; where it is located; contact information; and business advisors.



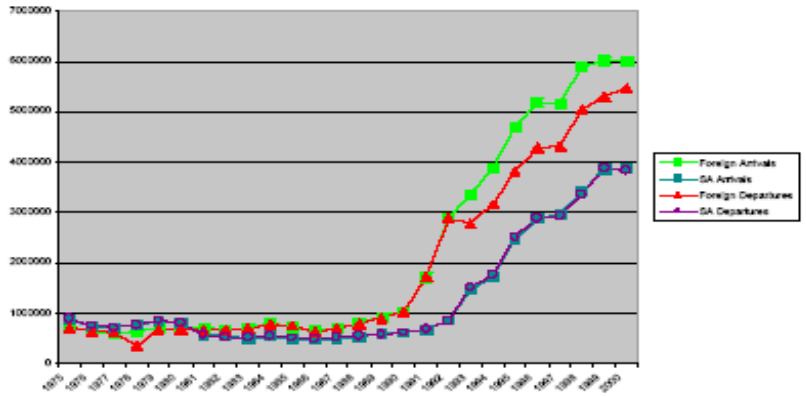


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Example

Industry Overview

Figure 1: Arrivals and departure of foreign visitors and SA residents 1975-2000



Source: Statistics SA

The number of tourists coming to South Africa has increased sharply over the last several years as indicated by the graph above. The sector contributes about 3% to the country's gross domestic product (GDP) and employs nearly 500 000 people.

Mpumalanga attracts 20 % of the international visitors to the country and 16% of domestic visitors per year. Figures released by SATOUR indicate that this figure has increased by 5% over the last three years and is expected to grow even further over the next five years. The tourism offerings provided in Mpumalanga offer value for money since accommodation, transport and the tourism experiences are relatively inexpensive as compared to the rest of the country. In 1996 tourism contributed R1, 2 billion to the provincial economy. More than 60% of the visitors coming to the province visit the Panorama region for its beauty and natural wonders. Major attractions include God's Window and the world's third largest canyon, the Blyde River Canyon. You will also find the beautiful Bourke's Luck Potholes and Three Rondawels in this region. Changes in the industry are driven by:

► Political change

Since the establishment of a democratic government in 1994, the country has been welcomed back into the international fold. This has also opened up opportunities for the tourism sector with many more international visitors coming to the country.

Tourists are also beginning to see South Africa as a safe destination in comparison to other parts of the world such as countries in South East Asia that are experiencing problems with international terrorism.

► Social change

International and local tourism trends indicate that nature-based tourism is on the increase. This is evident from the number of tourists that come to the province to experience the outdoors.

Crime and its impact remains a concern in the sector. Incidents such as the murder of foreign tourists cause negative publicity that may have an impact on the number of visitors to the province.

► Economic

The value of the Rand compared to the value of other international currencies such as the Dollar and the Pound makes South Africa a very price competitive holiday destination for international visitors. There are also an increasing number of domestic tourists that are experiencing what the country has to offer.



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Increasing fuel costs is however having a negative impact on the transport sector within the tourism industry. The increasing fuel prices are having a negative impact on the profitability of transport businesses in the sector.

► **Technology**

The increasing use of technology such as the Internet provides tourists with much greater choice than before because they have access to more information.

Main characteristics of the industry

The tourist industry consists of a range of sub-sectors according to the services that are provided to tourists. These sub-sectors include transport, accommodation, attractions, information, business, etc. The growth in the number of tourists provides growth opportunities for all the sub-sectors.

The Road Passenger Transport industry is mainly characterised by transport subsidised by a combination of provincial and local authority funding. Tourist transport is commonly provided by privately owned bus and mini-bus operators, mini-bus taxis, metered taxis, courtesy vehicles and shuttle services. These operations are largely single-operator based with some taxi owners owning a fleet of taxis. The taxi industry is based on associations representing members (generally owners) whilst the metered taxis, courtesy vehicles and shuttle services are often established small businesses.

Key success factors

Developing a reputation based on the quality of your service is critical to making a success of the business

Marketing your business to travel agencies and local accommodation establishments; and

Your knowledge of the local area will set you apart from your competitors

Barriers to entry

The transport sector within the tourism industry needs to develop close relationships with travel agencies and accommodation establishments. These organisations and individuals normally refer or recommend tourists to transport operators. The organisations and individuals unfortunately, have well-established relationships with existing transport providers. These existing relationships serve to keep new entrants out of the tourism

In addition, the cost of mini busses and motor vehicles has also increased over the last 18 months. The increased costs also serve as a barrier to entering the market. transport business.

Information on the industry can be obtained from

- Statistics South Africa
- Industry organisations, for example SATOUR, Tourism Business Council, Tourism and Hospitality SETA
- Local government
- Local business organisations
- The Integrated Development Plan (IDP) for district and local municipalities
- Newspapers and specialist tourism brochures and magazines



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BUSINESS GOALS

The section on the business goals should clearly outline the priorities for the business over the long term. It should be as specific as possible since the business goals become more important over time as you assess your goals. You need to ask, ‘Am I achieving my business goals?’

Example

The business goals for Horizon Tours are:

- To be the leading provider of tourism transport services in the Panorama region in Mpumalanga;
- To break even in 12 months;
- To make a yearly profit of 20%; and
- To gain 10% of market share in the first year, 15% in the second year and continue growing.

PRODUCT OR SERVICE

This section should describe your product or service in detail. It should focus on what you are offering and how it will be used. Because your business is built around your product or service, you need to describe it fully, but concisely. You need to describe what makes it different from other businesses that will compete with you. This is normally referred to as the unique selling point (UPS).

Example

Description of service

Horizon Tours will provide transport services to meet the needs of tourists visiting the area. The Panorama region offers a wide range of tourist attractions. It has a rich history with many natural wonders. Some of these include:

- The Pinnacle
- God’s Window
- Lisbon Falls
- Berlin Falls
- Bourke’s Luck Potholes
- Blyde River Canyon
- Drie Rondawels
- Echo Caves
- Horse Shoe Falls
- Lone Creek Falls

Horizon Tours will provide tourist transport services that are tailored to the specific needs of tourists.

Unique selling point

The unique selling point for Horizon Tours is its ability to adapt its services to the specific requirements of the clients. Although there are currently five main tourism transport providers in the Panorama region, the packages that they offer are inflexible. You pay a standard price for a standard tour. The fact that Horizon Tours has the local knowledge and is a small operator will enable it to structure its services around the needs of its customers.

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Demographic segmentation

The majority of tourists are over the age of 35 and are of European decent, speaking a variety of languages. A small number of tourists are black South Africans from the cities that come to enjoy the countryside. The tourists are mostly upper middle-income people with high levels of education.

Lifestyle segmentation

The tourists enjoy the outdoors and prefer to spend their free time doing nature-based activities. They spend much of their time exploring new places. They are health conscious individuals who exercise regularly. One of their favourite activities is hiking.

Buying pattern segmentation

The visits by tourists peak during two periods in the year. The first is during October to December when most European and American tourists visit the area. The second is March to May when South Africans mostly visit it. During these periods the existing tourism transport businesses are unable to keep up with the demand.

Target market

There are two big tourism transport companies (on average they each have two busses and 10 mini-busses) that services the tourists in the region. In addition, there are three smaller companies, each with 4 mini-busses. These competitors are experienced in the business and have established relationships with travel agencies and guesthouse and hotel owners. They also have relationships with tour operators in Europe and America that market their travel packages.

The biggest weakness of these competitors is their highly structured tours. This means that they are not able to adapt the tours to the needs of the individual and smaller groups of tourists.

If you include the peak seasons, each company sells on average 10 one-day trips (R300 X 12 people), 6 two-day (R800 X 12 people) and 3 five-day trips (R2 000 X 12 people) a month. Each trip comprises of 12 - 30 people on average. Based on these figures, the monthly turnover of the average competitor is R165 600 The number of tourists coming to the area is estimated to be growing at 12% per year. The total size of the market is R828 000 per month. The market share is as follows:

- Mpumalanga Tours - 40%
- Blue Bird Tours - 32%
- Dewey's Tours - 10%
- Sunshine Tours - 10%
- Smith's Tours - 8%

Market share

Horizon Tours aims to capture 10% of the market in the first year. This will amount to a monthly turnover of R82 800 per month

Information on the market can be obtained from

- Travel agencies
- Competitors
- Provincial tourism agencies
- Provincial government departments
- Guesthouse and hotel owners

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OPERATIONS

The operations part of the business plan should focus on the running of the business. It should provide information on where you will be located, the kind of facilities and equipment you will need, the people that will work in the company, and how you will manage the business. The business management strategy looks at:

★ Marketing strategy

Any new business must create awareness about its products and services. The promotion strategy focuses on how you will communicate with your target market. It should indicate the different methods you will use, where you will sell your product or service and how much it will cost. The activities can include:

- advertising in different publications including community newspapers
- distributing business cards
- bus boards
- billboards
- distributing promotional flyers
- personal selling
- advertising on radio
- sponsorships
- trade shows
- advertising in the Yellow Pages

★ Delivery or production strategy

This strategy focuses on how you will deliver your service or produce your product. It provides information on the distribution channels and the quality aspects of the service or product.

★ Pricing strategy

The pricing of the product is the fee that you will charge for the services. Your price is generally determined by your costs, the prices your competitors are charging and what your customers are willing to pay. Your price can make a big difference when you enter a market. Calculating your price will include calculating the following:

- labour
- overheads and running costs
- profit margin



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Lined area for writing notes.

Business management strategies

The business management strategies that have been developed are the following:

Marketing strategy

The marketing strategy will involve different promotional activities. This will include:

- promoting the business through travel agencies and national tourism agencies involved in marketing South Africa as a holiday destination
- distributing brochures and flyers to local tourist accommodation establishments
- advertising on the company mini-busses
- an Internet site
- through joining international, national and local tourism business associations

Delivery strategy

The service will be delivered directly to the clients.

Pricing strategy

The basic pricing strategy will be based on the costs of running the business with a percentage mark-up. The business will aim at achieving a percentage profit of 20%. Seasonal discounts will be provided to take advantage of higher volumes.

FUNDING REQUIREMENTS

The financial section is the most critical part of the business plan. This is where you show whether the business is viable and profitable. Bankers, investors and other interested stakeholders will often turn to this section first to see whether it is worth reading the business plan. You require some financial background or need to know someone with a financial background that can assist you.

The financial section will help you to determine your start-up capital requirements, your cash flow requirements as well as the overall profitability of your business opportunity.

There are two main sources of funding. Firstly, you can fund the business from your own funds and through the operations of the business. Secondly, you can raise external funding. External funding is money you get from people who are not a part of the business. This may be through bankers, investors, family or friends.

Most often businesses use a combination of internal and external sources of funding. For example, an entrepreneur may invest all his or her savings in the business and use an overdraft facility provided by his/her bank. The overdraft facility is short-term external funding provided by the bank to supplement the internal sources of funding. The business plan needs to provide information on the following aspects:

★ Estimated start-up costs

The start-up costs are the funds you require to start your business. The start-up costs should reflect your expenses for example:





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Example: Estimated start-up costs for Horizon Tours

Recurring costs	Monthly expenses
Salaries and wages	19 000.00
Rent	1 200.00
Security	700.00
Insurance	1 400.00
Vehicle maintenance	1 000.00
Loan repayments	4 600.00
Fuel	5 000.00
Advertising and marketing	3 000.00
Telephone	1 000.00
Leasing of vehicles (3 mini-busses and a small off-road vehicle)	R12 000.00
Administration costs	R1 600.00
Total	50 500.00

Once-off costs	Monthly expenses
Business registration	200.00
Pre-opening advertising and promotion	500.00
Computer equipment	18 000.00
Installation of alarm system	2 100.00
Furniture	4 000.00
Decorations	2 000.00
Total	26 800.00

Operating costs for 6 months (50 500 X 6)	303 000.00
Once off costs	26 800.00
Total estimated start-up costs	329 800.00
Less own contribution (personal savings)	35 000.00
External funding start-up funding requirements	294 800.00

Budget and profit

Budget for first year		
Income		993 600.00
Average Income from services (82 800 X 12 months)	993 600.00	
Other income	0.00	
Expenses		
		606 000.00
Salaries and wages	19 000.00	
Rent	1 200.00	
Security	700.00	
Insurance	1 400.00	
Vehicle maintenance	1 000.00	
Loan repayments	4 600.00	
Fuel	5 000.00	



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GETTING HELP

There are a number of programmes in the country that are aimed at providing entrepreneurs with a range of business development services and include advice on the development of business plans. These programmes are highlighted below:

NAME OF ORGANISATION	THE NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)
<p>WHAT DOES THE ORGANISATION DO?</p>	<p>The organisation was established to facilitate and promote the creation of jobs and skills development for South African youth through the implementation of three programmes focusing on providing information and counselling, skills development and entrepreneurship support.</p> <p>The UYF is implementing a Business Development Services Voucher Programme as part of its Youth Entrepreneurship Programme activities. The Voucher Programme is aimed at assisting young entrepreneurs to acquire business support services through the use of a voucher that can help them start or improve their enterprises. The Voucher Programme is implemented through Allocating Agencies. The Allocating Agencies assess the business support needs of young people, market the programme and monitor the services provided by service providers. A range of business development services is provided and includes:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Business plan development; <input type="checkbox"/> Market research; <input type="checkbox"/> Marketing plan development
<p>PHYSICAL ADDRESS</p>	<p>P.O. Box 982 Halfway House 1685 POSTAL ADDRESS Block P, Central Park 16th Road, Midrand South Africa</p>
<p>YOUTH LINE</p>	<p>www.youthportal.org.za YOUTH PORTAL 0860 096884</p>



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Name of organisation	NAMAC TRUST		
<p>WHAT DOES THE ORGANISATION DO?</p>	<p>The Trust contributes significantly to the continuous economic transformation of South Africa by improving the competitiveness and growth of SMMEs. The organisation provides high quality advisory and information services to new and existing SMMEs through appropriate SMME support structures. The Trust coordinates several programmes on behalf of the Department of Trade and Industry:</p> <ul style="list-style-type: none"> ▶ The Manufacturing and Advisory Centre Programme <p>This is an outreach programme that provides advisory services to improve the performance of existing SMMEs with fewer than 200 employees.</p> <ul style="list-style-type: none"> ▶ Business Referral and Information Network (BRAIN) <p>The programme aims to improve the competitiveness of South African SMMEs through the supply of relevant, value-added business information.</p> <ul style="list-style-type: none"> ▶ Franchise Advice and Information Network (FRAIN) <p>The Franchise Project is aimed at supporting existing franchise systems as well as rendering support to new franchise systems.</p> <p>NAMAC, through the Manufacturing and Advisory Centres and the Business Information and Referral Network, will provide you with information on business opportunities, starting you business as well as growing your business.</p>		
<p>PHYSICAL ADDRESS</p>	<p>Building 23 CSIR Campus Meiring Naude Road</p>	<p>POSTAL ADDRESS</p>	<p>P.O. Box 395 Pretoria, 0001</p>
<p>TELEPHONE</p>	<p>(012) 349 0100</p>	<p>FAX</p>	<p>(012) 349 2851</p>
<p>NAMAC Trust Web Site</p>	<p>www.namac.co.za</p>		
<p>BRAIN Web Site</p>	<p>www.brain.org.za</p>		
<p>FRAIN Web Site</p>	<p>www.frain.org.za</p>		



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The NYDA Information Kit also includes the following:

INFORMATION STREAM	TITLES
EMPLOYMENT	<ol style="list-style-type: none"> 1. Finding Work:A Guide for Young People 2. You and the Workplace:A Guide for Young People 3. Using Labour Market Information:A Guide for Young People 4. Fact Sheet: Special Public Works Programmes 5. Industry Profiles
ENTREPRENEURSHIP	<ol style="list-style-type: none"> 1. From Idea to Opportunity:A Guide for Young People 2. Getting Business Finance:A Guide for Young Entrepreneurs 3. Starting Your Own Business:A Guide for Young Entrepreneurs 4. Starting a Co-operative:A Guide for Young People 5. Networking Your Way To Business Success:A Guide for Young Entrepreneurs
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Career Planning and Development:A Guide for Young People 2. Education and Training Options in South Africa:A Guide for Young People 3. A Learner’s Guide to Higher and Distance Education 4. Careers and Occupations Directory for Young People
CITIZENSHIP	<ol style="list-style-type: none"> 1. Fact Sheet: Establishing and Running Community Committees 2. Fact Sheet: Types of Organisations Working In and With Communities 3. Fact Sheet: How to Raise Funds 4. Fact Sheet: Public Participation – Getting Involved in Decision-Making that will Affect Your Community 5. Fact Sheet: What are My Rights and Responsibilities as a Volunteer? 6. Fact Sheet: Why Should I Volunteer? 7. Fact Sheet: Making Use of Volunteers 8. Is My Community Project Working? A Basic Guide to Evaluation 9. Let’s Get Involved with Our Communities:A Guide 10. Understanding My Community’s Needs:A Guide 11. Developing Life- Skills for Citizenship:A Guide 12. Get Active! You’re A South African 13. My Rights and Responsibilities as a South African Citizen 14. What Does Democracy Mean for Me? 15. The Nuts and Bolts of Volunteer Programmes and Policy 16. Understanding Volunteering:A Guide for Young People





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Lined area for taking notes.

HEALTH AND WELLBEING

1. Coping with Teenage Pregnancy:A Guide for Young People
2. Dealing with HIV/ AIDS in the Workplace:A Guide for Young People
3. Fact Sheet: Substance Abuse and Addiction
4. Fact Sheet: Do I Have a Substance Abuse Problem?
5. Fact Sheet: How Substance Abuse Affects Your life
6. Fact Sheet: Sexually Transmitted Infections
7. Fact Sheet: Preventing HIV/AIDS
8. Fact Sheet: Voluntary Testing and Counselling
9. Fact Sheet: Positive Living
10. Fact Sheet: Healthy Eating
11. Fact Sheet: The ABCs of Good Health
12. Fact Sheet: Leisure and Fitness
13. Safe Sex Revolution:A Guide for Young People

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