

CEDA *insight*

EXTERNAL EDITION | 1st ISSUE

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CEO'S FOREWORD

1st Issue

CEO's Foreword



It gives me great pleasure to give you the foreword in this inaugural publication of our revamped newsletter named CEDA Insight-External Edition. CEDA Insight-External Edition is a vital tool in the Agency's efforts to communicate with all stakeholders, be it our clients, and any other stakeholders. I firmly believe that CEDA Insight - External Edition will encourage and promote a platform where there is open dialogue, collaboration and support for a culture of communication. The newsletter will primarily offer our clients the opportunity to showcase their projects and services whilst sharing their secrets to success. One of the Agency's core objectives and reason for existence is to "Foster citizen entrepreneurship and empowerment through encouragement of local entrepreneurial culture through funding", with this objective in mind, it is abundantly clear that CEDA is doing something right. The more I travel around the country visiting projects in

various locations it becomes evident that there are entrepreneurs that are yearning for the Agency's funding and services. With a craving for funding comes a great deal of pressure as there is a threshold of how much we can finance and how many projects can be approved. Along with this pressure comes the challenge of monitoring our current projects to ensure that their problems are addressed timeously before crisis and even worse closure looms.

2014 has been a good year for the Agency, throughout the year we have managed to scoop up several accolades such as The Best Performing Parastatal under the Ministry of Trade and Industry for the second year running. Not stopping there the Agency also won The Best Performing African DFI's in the Association of African Development Finance (AADF). CEDA received an 'A' rating in the Third Peer Review of the Association of African Development Finance Institutions. The Agency has also been awarded its BOS ISO 9001:2008 re-certification from the Botswana Bureau of Standards (BOBS). These awards are symbolic of the Agency's constant effort to deliver quality service and ensure it lives up to its expected mandate.

As we are about to wrap up the year in this last quarter it is important for you to take stock of both your successes and failures. By doing so, you will have a better appreciation of your

shortcomings and will aim to rectify them whilst also appreciating and mastering your formulae for success. Going forward, this publication will travel all over the country to discover and feature the people behind the success stories we have at CEDA. We believe that this is a great platform for you to tell your story and also bear testimony of the efforts that the Agency makes in fulfilling its mandate. CEDA being a development financier takes great pride in seeing businesses flourish from start-ups to fully fledged businesses. In order for a business to stand on its own CEDA understands that there will be challenges along the way. "Without struggle there is no success" are the famous words of Frederick Douglas and these words ring true in the business world, thus I encourage everybody making an effort to run a successful business to keep these words close to their hearts.

Since the CEDA- Insight will be coming out on a quarterly basis I sincerely urge all readers to take advantage of this publication and provide feedback on our performance. It would be impossible for us to improve on our services if we did not get feedback from you. Thank you and happy reading

Thabo Thamane

CEO

EDITORS' NOTE

1st Issue

Editors' Note



Welcome to our maiden edition of CEDA Insight – External Edition. In this publication we aim to showcase our clients and celebrate their successes whilst also appreciating their struggles as business owners. Throughout the newsletter we will also look at a wide spectrum of business related issues that CEDA as a development financier deem as important for every business owner to learn and appreciate for the success of their business.

In celebration of our clients we have travelled to various project locations around the country to meet up with our clients and understand their stories. In Tuli block we met up with Mr. JP Roos of JP Roos Farms and Mr Larry Maswikila of Rocky Creek Cattle Company. Both in their late 20's and early 30's, JP and Larry are gentlemen who have spent a predominance of their lives growing

up on farms and understanding the challenges agri-business presents. Having grown up on farms, one is able to really understand and feel their passion for farming. Their stories prove that the business of agriculture is not for the feint - hearted and requires dedication and commitment at every turn.

We also had the opportunity to visit two projects in the medical fraternity being Medi-Path Laboratories and Tokai Holdings (Pty) trading as Optical Services in Palapye and Francistown respectively. Medi-Path and Optical Services (Pty) are businesses run by women by the names of Ms Koontse Chilume and Lillian Chilalu. Their stories are about running your business on the firm belief that good customer service and efficient delivery are the two major ingredients in the recipe for successful business ownership.

Lastly the editorial team met two business owners in the hospitality industry, these two ladies tell stories of how to set your business apart from other service providers. We were able to meet Ms. Patricia Quinter of New Earth in the heart of Francistown and Mrs Florence Mosweu of Travellers Rest House in Selebi-Phikwe.

To add on to the success stories featured in this publication, we have decided to add a directory of various service providers which are on our client base.

The success of this newsletter is largely based on the support of our clients and stakeholders thus the need for you as the reader to give us feedback (good or bad) on the content and provide us with more information on business issues as well as successful projects that have been financed by the Agency. In compiling this newsletter we would like to acknowledge Neo Tumelo, Merapelo Montshiwa, Bosisi Ntshole, James Koobake and all other members of staff who have helped in putting it together.

We welcome your opinions as they will help grow this publication which will come out quarterly throughout the year. Send us your input to myself on: lbakwena@ceda.co.bw.

Leatile Bakwena
Communications Manager

For More Information regarding CEDA's products, services, news and events, tenders and vacancies.

Please visit our Website on:

www.ceda.co.bw

CONTRIBUTORS

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Contributors

Bosisi Ntshole
Appeals Manager

"CEDA is in the business of relationships which is in line with our core value of "being customer focused". It is therefore critical for all stakeholders, particularly the CEDA team to understand and appreciate the guidelines and procedures in order to live up to this value. This done, our objective and indeed our mandate will be easily attained".



I am honoured to have contributed to the revamped CEDA Insight, and this gives a great platform to share our learnings and experiences continuously. In coming issues I shall take advantage of the platform by edifying the understanding of the reader on matters pertaining to Appeals.

Neo Tumelo
Marketing and Brand Executive

"Having an Operations background has given me an insight into just how difficult it is to succeed in business, more especially in the current economic climate. Having travelled around the country to meet and interview our clients who have been resilient enough to make their businesses successful, it gives me great pleasure to have contributed to the success stories we have featured"



I have thoroughly enjoyed meeting our clients and understanding their stories. In future issues I hope to continue meeting more clients and giving you the reader feedback into their struggles and successes.

Merapelo Montshiwa
Customer Service Coordinator

"It goes without saying that the key ingredient of any successful business is having a robust and proactive customer service strategy. Good business is based on great customer experiences. Positive "word-of-mouth" is a great marketing tool for any institution that wants to soar to greater heights and the Agency feels no different. Delivering great customer experience should be at the forefront of any employees' work ethic".



My contribution is aimed at not only making our clients understand CEDA's customer service mandate, it also aims to give clients advise on how to better their services in an effort to grow their client base.

James Koobake
Portfolio Executive – Insurance

"Safeguarding your business against any eventuality is a **MUST** for any business. As business entities we survive by sales of products or services to our customers and at times we have to sell on credit, the question is, are we guaranteed of payments? Reality of the matter is that customers/clients do default on payments and in the worst cases some of them do not make payments at all, this is where Credit Insurance comes"



The intention of this article on the newsletter is to create awareness to entrepreneurs on the need for acquiring credit insurance. Businesses have to be pro-active and safeguard against risk as no business is immune to the dangers lurking around the corner. I hope and trust that this article will enlighten and assist businesses on the subject of credit insurance.

ROCKY CREEK CATTLE COMPANY

1st Issue

Rocky Creek Cattle Company

Mr Larry Maswikila grew up in a family where the beef cattle business was a significant part of everyday life. His father instilled the love of cattle in him when he was still a young boy and one could say the beef cattle business was always a higher calling for him.

Mr Maswikila's introduction to the Brahman breed occurred 17 years ago when his father purchased a portion of the Farm Geluk No 3-MR. On the way to the new farm, they drove through a neighbouring property and the young man had his first sight of a grey stud Brahman herd.

"The herd consisted of some of the most amazing Brahman cattle," recalls Mr Maswikila. "The animals showed exceptional breed character and I instantaneously fell in love with the Brahman breed and it dawned on me that that I would have to breed them."

While his father preferred the Bos Taurus breeds and thought highly of them because of their performance in the veld, over the years Mr Maswikila was able to convince his father to buy a Brahman bull.

They bought the bull, used him on the Bos Taurus-influenced cattle and the progeny turned out exceptional with the calves showing superior carcass performance and hardiness. Mr Maswikila then saw that even as cross breeds, the Brahman-influenced cattle were exceptional beasts that were well adapted to the harsh environment of the Tuli Block.

As he grew up, he started researching the Brahman breed and the fascination with the breed grew and fuelled his dream to breed a grey Brahman stud. He looked closely at the American Brahman breed as well as the best

performing bloodlines and devised a plan to import females from South Africa, import semen from the US and incorporate these genetics to develop his Brahman stud.

The approach and philosophy of the old Brahman breeders in South Africa played an important part in the way he developed the stud. "These old timers have identified genetics and developed some of most premium Brahman herds in the world."

CEDA stepped in and assisted Rocky Creek Cattle Company with start-up funding for the establishment of a grey Brahman stud breeding farm. CEDA assisted Rocky Creek with the purchase of 10 cows with calves, 20 pregnant cows, 15 heifers, a bull and semen. The Agency also allocated funds for working capital for the running of the herd. The costs involved were critical in

developing the optimum animal as Mr Maswikila explains that what sells a stud animal is carcass performance, functionality and phenotypic correctness.

"Significant feeding has to be carried out to develop an animal to express its potential," he says. "This forms a big portion of the cost in stud breeding. As a start up project it becomes more difficult to find funds for this."

Today, Rocky Creek breeds and offers grey Brahman stud bulls and females that are backed with a superior carcass performance and are bred from the best known bloodlines that have proved to be

superior time and again.

Mr Maswikila's family played an important role in the project's start-up, as they assisted with the funds to secure the valuation reports and other significant costs that required completion before submission of the proposal.

"Without the help of my family I do not believe I would have been able to start the project."

The involvement of a CEDA accredited mentor in the project was also invaluable, as an entrepreneur has the opportunity to interact with experts in the industry. For Mr Maswikila's the mentor brought

expertise in animal nutrition and general herd management, which helped in the generation of a programme in herd management.

The budding farmer soon found out that predation was a significant challenge in the Tuli Block as hunters such as hyenas and leopards found the young calves irresistible. He was subsequently forced to relocate the cow-calf kraals nearer to his farmhouse and to ward off predators.

Years down the line, Mr Maswikila is able to reflect on the venture with pride. He has identified three keys that are instrumental to the success of Rocky Creek Brahman with the first being



ROCKY CREEK CATTLE COMPANY

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Rocky Creek Cattle Company [continues]

the implementation of strict financial controls.

"Through proper controls, production efficiency is maximized."

The second is the never-ending pursuit to develop a Brahman herd of beefy animals that show a good balance of meat, bone and fat "with a good fleshing ability and a superior carcass performance".

"These animals will be shown in various agricultural exhibitions and shows in order to show the potential and quality of the animals to the cattle industry."

The third key is the recognition and implementation of the philosophy that 100 percent customer satisfaction is required to ensure a profitable business.

"At Rocky Creek, the belief is that profits are a by-product of satisfying customers, not the other way around. As a stud breeder, your word should be your bond and you should stand behind every animal that you sell."

The project's primary clientele include fellow Brahman breeders, local Farmers Associations, and commercial

cattlemen looking to add the hybrid vigour of crossing with Brahman genetics. Mr Maswikila continually strives to breed cattle that have the unique ability to fit all markets by utilising the latest beef breeding technologies and running the ranch on the basics of proven beef cattle production practices, then matching this with unbeatable customer-service and a reputation for honesty and integrity.

Going forward, Mr Maswikila plans to tap semen from some of the best Rocky Creek stud bulls and offer these genetics to Brahman stud breeders and commercial cattlemen locally and in countries such as South Africa, Namibia, Australia and the US. In coming years, he will be able to incorporate embryo transfer in the stud's breeding programme.

"This will enable RockyCreek to maximise on the utilisation of its top performing cows and provide an opportunity for us to offer our top genetics in the form of embryos," he says.

Mr Maswikila also plans to branch out into another personal passion which is Boer goat stud breeding. In fact, he is in the process of establishing a Boer goat stud herd.



"It's quite a fascinating and rewarding venture," he says. "To the aspiring young farmers who want to start up a farming project, I say do your homework and network.

The old timers are the best to learn from; they have made all the mistakes and they have corrected them and there is no need for you to make the same mistakes.

"You can learn all you want but your project is going to demand you to walk those extra miles time and again and you can only do that if you do what you love."



CUSTOMER VALUE

1st Issue

Customer Value

Value costs far more than price. It is the benefit the customer receives from what we offer. So what is value to the clients, let us explore them.

1. We should always be thinking outcome and/or solution. Keep our customers focused on how they will benefit from our offer. Show them the results and what it means in terms of their return on investment. This must begin with courtesy calls and continue all the way through the process. In fact, it should extend throughout our relationship with the customer. The same goes for their dissatisfaction/complaint. Customers invest; thus every

4. Benchmark funding needs with other similar customers. Keep records and monitor trends, and then finding ways to share this information with our customers. Not only does this show we often come across new opportunities to help the customer.

5. Provide ongoing educational sessions for the customer. Customers might be hesitant to initially have us provide additional education, but this is key to establishing value. The cost of the educational session is minimal, but just as with the other items listed above, the value the customer receives can be huge. Record each session and

interaction must result in a return in investment.

2. Keep track of every phone call, inquiry and contact the customer makes with the company. If we are not keeping track of our interactions with a customer, we are missing additional opportunities to show them value. Whether the customer is occasionally asking for tips or information, or if we are actively contacting the customer, we need to record each of these interactions. More importantly, to record the value the customer receives or could receive from what we offer. This in turn goes a long way in product

the value in terms of what the customer receives from the program.

6. Document the value our supply-chain provides to the customer. Identifying and recording those activities our supply-chain does on a regular basis that makes it easier for the customer to do business with us.

By developing relationships throughout the customer's organization, we will begin to meet people who will share with us those things they like about working with us and the company. Each one of these encounters has a value associated with it and can provide

development or improvement.

3. Show the customer best practices other customers use. Educating our customers in every interaction, and using the information we have to develop new relationships. We become diligent students of "best practices" in the industry and recording in monetary terms what the value is worth to customers.

we care about their business, but it also allows us to have conversations with the customer that they likely would not initiate on their own. When we are proactive in having these conversations,

significant items that separate one business from a competitor.

Value is in the eyes of the customer. The customer does not always readily look in the right direction, so it is our job to help them see the entire picture.

As important as it is to use the above with existing customers, they can be just as valuable with prospects.

JP ROOS VEGETABLES –VEGETABLES

1st Issue

JP Roos Vegetables –Vegetables

As far back as he can remember, son of the soil, Jan Pierre Roos – better known as JP – has always wanted to work with his hands in agriculture and work as hard as possible, a deeply fulfilling exercise that only natural born agriculturalists can appreciate!

After completing his secondary school education in South Africa, JP wanted nothing more than to simply farm and be a success at it. Driven by this he began working on a farm in Mpumalanga Province, where he grew mangoes and tobacco.

Although it provided him with a solid, elementary understanding of the business of horticulture, JP's desire for

farming grew and led him back home to the Tuli Block to work on his family's farm, which produces oranges.

"Working for my family gave me a great head-start," he says.

"I have always appreciated my father's knowledge and expertise in farming oranges and I viewed this as a learning opportunity to grasp the business end of farming. The only problem I faced was that orange farming is seasonal and thus, I would only work for three months out of a year. I wanted to work every day and feel that I was being challenged."

After seeing his deep-rooted passion for farming, JP's father leased out to

his son a substantial portion of land on the family farm for JP to pursue his interest in horticulture, particularly producing tomatoes, butternut and green peppers.

JP grabbed the opportunity with both hands and approached CEDA for funding in 2007.

"I wanted to start my own business and I enquired about the processes and requirements of sourcing capital from the Agency's Young Farmers Fund. "It was a swift and painless process and I met all the requirements in order to fund my farm.

"I only lacked a few business

qualifications that could improve my business acumen and thus CEDA sent me on an Entrepreneurial Skills course," he recalls.

JP was fortunate enough to have the family's farm machinery and borehole on site and so the funding from CEDA was primarily for infrastructure (electricity and irrigation systems)crops and fertilisers. JP received over P450,000 to start his farming business in 2010.

He quickly encountered the numerous challenges other horticulturists have met when trying to establish ventures. While horticulture is generally a difficult type of farming, it is even more difficult in Botswana due to frequent droughts

and other natural disasters.

The semi-arid climate compromises the quality of produce and necessitates the purchase of expensive irrigation equipment and systems, while the cost of fertiliser, which is imported, is also prohibitive.

With horticulture, one has to ensure that all systems are in place and this can only be done by ensuring there is adequate management on the farm.

"Farming comes with a lot of hurdles, particularly personal and financial," says JP.

"If one is not in it for the long haul, you stand a good chance of giving up when

the going gets tough. Once you've overcome the first hurdle in the quest to achieving your goals and you gain the momentum, everything else should fall into place."

With his family's support he has been able to grow his business from an initial six employees in 2007, to well over 120 employees today. The farm supplies large food retail chains such as Spar, Choppies and Pick n Pay.

JP and his employees are committed to providing their customers with the highest quality of produce to ensure repeat business. JP strives to meet clients' needs, while maintaining cordial relations with suppliers.



Medi-Path Medical Laboratory

With 15 years of experience as a medical laboratory technician under her belt, Koontse Chilume decided several years ago to take the bold entrepreneurial step and venture out to establish a medical laboratory in Palapye.

After noting a shortage in the number of medical laboratories in the country, Koontse realised that there was an opportunity to approach CEDA for funding to set up a business providing medical analysis for testing and assisting medical practitioners.

When her interest to open up her own laboratory grew, Koontse approached CEDA to simply enquire as to how she

could turn her dream of becoming a business owner into reality.

“As much as people believe that applying for funding from CEDA is incredibly time consuming, one has to understand that starting a business is laborious in itself,” she says.

“Without understanding the requirements from financiers it would be very difficult to succeed in one’s business. The key is patience and paying attention to detail at every stage.”

After a robust evaluation of her proposal, Koontse’s request for funding was approved and she was ready to begin the spadework towards her

dream. Medi-Path is now a fully-fledged medical laboratory providing services such as Haematology, Biochemistry, Microbiology and Serology/Immunology.

The laboratory’s location in Palapye is not accidental. The Central District town is fast becoming a business hub in the country, with the establishment of the Botswana International University of Science and Technology (BIUST) as well as expansions of the colliery and the adjacent power stations.

Having identified the gap, Koontse saw the advantages in locating in a fast-growing business centre like Palapye.



“The medical industry is not as cutthroat as one would like to believe,” she says. “The industry has a set code of conduct and guidelines which encourage fair play amongst service providers of medical laboratories.

“To make a success of this business, one needs to ensure they deliver quality work every time and also adhere to strict bio-hazard standards to ensure that there is no contamination of samples.

“Our clients, who are primarily doctors, need to be sure that the results of tested samples are diagnosed correctly.”

However, Medi-Path has faced competition issues from the bigger laboratories over the years. According to Koontse, clients often prefer sending

their samples to bigger laboratories as they believe these will deliver speedier and more efficient services.

Still the medical entrepreneur holds onto an unyielding commitment to the highest levels of service and runs a tight ship to ensure she maintains her client base.

“I believe that by keeping each and every one of my current customers happy through provision of quality work, I will eventually grow and get even more customers,” she says.

“Service excellence is not something you can compromise on, particularly when you are dealing with such sensitive medical issues. It is important that I protect the reputation of my business, my employees and my customers,

because that is the core business principle one needs to hold close to their heart if they want to succeed in business.”

For Koontse the sky is the limit and she firmly believes that with the right discipline, any business can grow. Discipline coupled with proper marketing and cordial relationship with financiers and stakeholders can go a long way in any business. “No business owner must even think that they can work in solitude, they must continuously network their services to current and potential clients and grow to in leaps and bounds,” she concludes.

Pastribeat Investments (Pty) Ltd T/A New Earth

As much as one may have a dream for a business, passion, thorough research, up-skilling, timing and funding are critical for success, as Patricia Quinter can testify.

Some years ago, the former Mmei Community Junior Secondary School English teacher noted a demand for overnight accommodation in Francistown. At the time, many people often found themselves stuck without quality accommodation if the major hotels and lodges were fully booked.

The soft-spoken, highly professional, determined and passionate businesswoman set about developing the necessary skill-set which would underpin her dreams of tapping into the accommodation market in the city.

"I decided to join my former husband in his business and I learnt the ropes of

running a business," she remembers.

"I went on to do thorough market research in order to ascertain how best I could capitalise on providing this accommodation service and how to differentiate my product offering."

With her sharpened skills and market research in hand, Patricia decided to convert her 5-bedroomed home into a fully-fledged guesthouse called New Earth, which would provide the truly authentic Tswana feel guests longed for.

She turned to CEDA for assistance with start-up capital and with the funding, was able to give her guesthouse the competitive edge by renovating both its exterior and interior. The exterior renovations, in particular, were substantially expensive as Patricia was eager to attract more clients to her

guesthouse.

Today, Francistown is choc-a-block with various types of guesthouses and lodges, squeezing the market space and challenging Patricia's enterprise. However, New Earth, located in the centre of Francistown approximately three kilometres from Galo Shopping Centre, remains popular as a quaint, welcoming and unpretentious facility.

"In this industry reputation and service delivery are everything and without providing these one can consider their establishment doomed," Patricia says. "It is important to offer your customers a service that overshadows your competitors in order to get repeat business and subsequently get more customers through word-of-mouth."

Today, New Earth boasts an average occupancy rate of 80 percent and



has a number one grading from the Botswana Tourism Organisation, which it has maintained for several years.

"Business is not for the fainthearted and it takes time to build a reputation and develop a client base," she says. "Your patrons are the only reason your business will survive and that's why you need to give them five-star service every time.

"There is no room for bad service in hospitality as consumers are spoilt for choice. Getting ahead of the pack takes patience."

Armed with a robust marketing strategy and drive to continuously grow, Patricia wants to take the guesthouse even further by finding another property to develop.

Looking back at where she started, Patricia attributes a positive attitude, drive and constant market research as the key ingredients to her success. With regular monitoring from CEDA, she is able to grow her business to the level where she can be considered an industry leader.



THE NEED FOR CREDIT INSURANCE IN BUSINESS

1st Issue

The Need For Credit Insurance In Business

Insurance is a vital response in the management of risk for any business whose operations expose it to some form of uncertainty. In simple terms, Insurance is the act of equitable transfer of the risk of a loss from one entity to another in exchange for payment (premium).

In terms of corporate, insurance comes in many forms such as the following:

- General liability Insurance: this form provides for both defence and damages in case the business, its employees, products or services cause or are alleged to have caused bodily harm or damage to property to a third party.
- Property insurance: protects property owners against loss from specified risks such as fire, vandalism, theft, smoke damage
- Commercial auto insurance: this form provides protection over a company's vehicle fleet against loss or damage from accident, theft etc. For an entity without own fleet but requiring employees to use their own vehicles on official business, the company can have non-owned auto liability which will protect the company in case the employee does not have insurance coverage or has inadequate cover.

- Worker's compensation: provides cover to employees against injuries in the workplace in compliance with legislated requirements. This covers wage replacement and medical benefits to injured employees and in return the employee gives up the right to sue the company for the incident causing injury.
- Data breach: businesses which need to retain sensitive or non-public information about either their employees or clients on their computers, servers or in paper files have the responsibility of protecting or keeping the data secure. Data breach insurance provides cover to the company in cases where the data's security is breached.
- Group life cover: life insurance by a company covering its employees against death or disability while in the company's employ.
- Business Travel Insurance- allows your business access to detailed and comprehensive insurance for your employees when travelling for the business. Travel insurance benefits include; Medical Expenses benefit ; Personal Liability benefit; Personal Accident benefit;

Luggage benefit.

- Group Personal Accident Insurance- offers protection for your business with Accident Insurance that includes accidental injury, death or disability for all employees during the length of their employment.
- Business Interruption; protects against circumstance (such as fire or natural disaster) that lead to business downtime.

In addition to the above, businesses whose operations involve extension of large amounts of credit purchases by its customers face a high level of uncertainty of non-payment. Operating under this scenario can have an adverse effect on the performance and financial wellbeing of the business as the company's cash flows can be jeopardized. This therefore necessitates the need for Credit Insurance by businesses operating under this scenario.

What is Credit Insurance: this is an insurance cover which provides protection against loss to a business arising from non- payment by large credit debtors.

Businesses operate under perpetual uncertainty with markets continually

evolving however the uncertainty does not, and should not stop businesses from transacting and dealing with their clients. This need to continually deal thus requires businesses to implement proper responses to protect their wellbeing against the uncertainty. Many factors relating to this uncertainty can adversely affect the business. This may include:

- Change in economic conditions affecting a company's credit clients can result in the clients not being able to service their obligations
- Liquidation/foreclosures on a credit clients will also adversely affect business
- Cross border credit buyers' ability to pay can also be affected by changes in political, economic and legal conditions in the client's country will also have an adverse effect.

The above effects of the unknown form

the primary reason why businesses need to have credit insurance. Credit Insurance also serves as a risk management tool which enables a company to re-evaluate the effectiveness of its credit policy as well as the credit granting processes through the partnership with the Insurer: the Insurer will vet the credit worthiness as well as monitor the financial performance of the company's credit clients

Benefits of Credit insurance

- Helps businesses to achieve their financial objectives by assuring their cash flows and protecting the business' largest assets (accounts receivables) as well as improving quality of financial planning.
- Improves a business's access to capital (Financiers value the security of insurance cover on receivables)
- Streamlines financial performance

through reduction of bad debt reserves, reduces credit risk, and improves the growth rate and return on assets while lowering borrowing costs.

- It improves a business' competitiveness by increasing its customer retention resulting in assuring the business of its position in the market thus reducing the risk of entering new market.
- Credit insurance reduces the hassle of pursuing payments and the cost associated with debt recovery.
- Amicable settlement of debts hence preserve good relationships (improves customer retention and relationship)
- Better recoveries of debts which translates into lower cost of insurance (premiums)



TRAVELLERS REST HOUSE

1st Issue

Travellers Rest House

There is always a need to belong whenever one ventures through the streets of a small town and Selebi Phikwe is no exception. This town is popular for its economic backbone, the copper and nickel mine and the people of Selebi Phikwe are proud of the base metals which directly and indirectly employ many in the town. At CEDA, our source of pride in the town is the Travellers Rest House, a snug, distinguished guesthouse.

Upon arrival, guests are greeted by well-organised, lively and pleasant staff, eager to make your stay with them a memorable one. Immediately one is overwhelmed by the sense of “a home away from home”. Just when you think there could not be anything more they could do to make you more relaxed, you get to meet the owner and conductor of this fine-tuned orchestra, Mrs Florence Mosweu.

In 2005, Mrs Mosweu took the brave step of converting her beautiful home into a business that has stood the test of time. Travellers Rest House began with only three rooms, but the enthusiastic reception by customers allowed Mme Mosweu to build two additional rooms, bringing the total to five by 2008.

Driven by ambition and zeal, Mme



Mosweu still felt that her establishment had to grow to even greater heights and it was at this point that she took it upon herself to seek funding from CEDA.

The relationship between CEDA and Travellers Rest House started in 2010 and continues to flourish through the commitment and aspirations shown by Mme Mosweu, although it comes out very clearly that there are challenges that the Rest House has faced on a daily basis.

At the forefront of these problems is the stiff competition for clientele in the small town, arising mostly from unlicensed domestic guesthouses that are determined to undercut market rates.

Amazingly Mme Mosweu is undeterred by this particular problem. “I have always stood firm in what I believe in and I have always believed that the elements to success in this tough industry are simple,” she says.

“Firstly, cleanliness, because you can never go wrong with a clean establishment. Secondly, make sure that you offer the best customer service that you can and exceed customer expectations.”

With a staff complement of seven hard-working individuals, it is easy to see how attaining the required standards becomes an achievable task. The loyal employees are taken through various

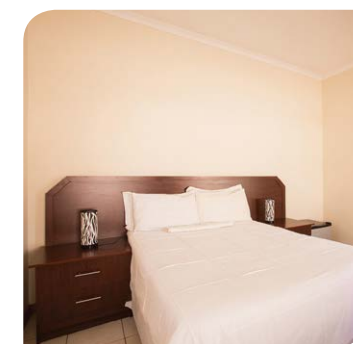
hospitality courses and programmes, aimed at strengthening their capabilities.

Mme Mosweu emphasises that “if you treat your employees well and empower them, they will be good to you and respect what belongs to you.”

Besides her business, Mme Mosweu also has a passion for children, especially spending time with her grandchildren. “God has afforded me the opportunity to work with children and as you know, when you are amongst innocence, nothing else matters”.

“God always provides where there is a need and I am eternally grateful for the assistance I have received from CEDA. I have two aspirations in life. Firstly to improve my grading to a two-star and secondly, to establish a five-star hotel in this beautiful town of ours, which is my long-term goal.”

Mme Mosweu encourages individuals who want to venture into any type of business to stick to their guns and never give up. “Every business has its ups and downs but what matters the most is how you pick yourself up when life deals you a bad hand. Perseverance is pivotal and always bear in mind and more importantly in heart, that God helps those who help themselves. After that, then ask CEDA to help.”



Tokai Holdings (Pty) Ltd T/A Optical Services



While her peers were pursuing paid employment of one nature or the other, Lillian Chialu always had her eye on an entrepreneurial pathway, determined to walk off the beaten track and into uncharted territory



For a young lady with humble beginnings who graduated from Moeng College in Serowe, Lillian evolved into a focused adult who would later successfully pursue a Bachelor of Science Level One at the University of Botswana. Her goal, however, was always on securing a scholarship to study BSc Optometry in Glasgow Scotland.

Lillian's dream, from those first steps off the beaten track, had always been to establish an optometric practice providing Batswana with what she today calls "the gift of renewed sight".

She and a handful of students who performed exceptionally well after their first year were awarded this opportunity, which saw Lillian living and studying in Scotland for four years.

Upon the completion of her studies and unlike her colleagues, Lillian decided to return home to pursue her dream of forging a sterling career in the field of optometry. She knew her calling was back home in Botswana so much so that even before the final results came out, she was already back in Botswana and did not get the opportunity to attend the graduation ceremony.

"I had a feeling that I was meant to come back home," she recalls. "Strangely enough, I did not go job hunting across the country. I came straight to Selebi Phikwe to see how best I would fit in the industry."

Lillian set about investigating how she could realise her long-held ambition, using the same entrepreneurial drive

that had ushered her to the United Kingdom and back.

"I knew there was an old Englishman in Francistown who was, to the best of my knowledge, the first optometrist in Botswana. "I met Mr & Mrs Harrison after being advised where to seek them."

As soon as Mr Harrison set his eyes upon Lillian, he hired her instantly.

"He looked right at me and said that I was exactly what he had been praying for, in order to allow him the opportunity to retire from the business gracefully," Lillian remembers joyfully.

Mr Harrison passed on three years later, but not before signing documentation

over to Lillian, allowing her to acquire a licence to operate a practise of her own. By the grace of the Almighty, Mr Harrison's daughter, who inherited the optometry business, offered it to Lillian at a price that would require her to acquire funds from an investor.

And this is where the fruitful relationship between Lillian and CEDA started.

CEDA offices were and still are located a few doors down from Lillian's Optical Services enterprise along Blue Jacket Street and it was only logical for her to make the brief walk and better acquaint herself with the options available for funding.

By the time she entered the CEDA offices, Lillian was already familiar with successful CEDA-funded projects and it was a only a matter of time for her to become part of the CEDA family.

Since that first day of the application process, Lillian experienced nothing

but the best service from the officers and executives representing the Francistown Client Relations Services.

"I received great advice from them regarding the acquisition of the optometry business," she says. "The loan that I was awarded enabled me to not only purchase the business from my predecessor's family, but to also refurbish it and make it more appealing to the standards that I required."

A revamped image was critical in the fledgling years, as at least six other optometrists operate in Francistown's busy city centre, providing direct competition to Optical Services.

In terms of the aesthetics, Lillian has done a splendid job of filling the business space with warm, welcoming colours that make one want to walk in, even if it is solely to admire the décor.

"We had to renovate the building to

appeal to the public. In our business, appearance counts. Now people call my business 'the nice place next to CEDA.'"

Lillian's business ethos in maintaining market leadership is all about the provision of superior customer service. She personally trains her front desk staff to reach the standards that she has set for the business, utilising the client relations training she received while still in the United Kingdom. As a result, a large proportion of her customers are referrals.

The greatest success factor identified by Lillian in terms of dealing with clients is "Botho".

"One can be the most educated individual in the room, but if you don't have the ability to be courteous towards your clients, you will fail dismally. Furthermore, provide the best quality of product you can to minimise the come-backs based on defective products."



TOKAI HOLDINGS (PTY) LTD T/A OPTICAL CENTRE

1st Issue

Tokai Holdings (Pty) Ltd T/A Optical Services (cont.)

Challenges exist, however and optometrists, like any other medical professional, have to deal with clients who use medical aid to access their services. Early on in the new business, this quickly emerged as a major problem for Lillian. "The problem that we face with most medical aids is that they refuse to pay the full costs associated with receiving prescription spectacles or sunglasses. People have medical aid but the fact that they have to pay ten percent really deters them from getting the spectacles. If medical aid was paying for everything, then we would have a larger pool of clientele."

Since inception, Optical Services started with seven employees who included a director, a manager, an optometrist, a technician, two receptionists and a cleaner. The turnover of staff has

generally been very low with only one employee being lost. The employee in question left due to the uncertainty of the business in the initial stages of operation.

"We are a family that grows from strength to strength and we face each issue that arises together without fear or prejudice. It is important to build a culture that allows each individual to feel that everything that they have to offer to the business is respected and valued. That is what family is all about."

When it comes to aspirations for the company, the list is endless. Optical Services wants to expand its clientele to all cities and towns across the country, thus becoming a household brand to be reckoned with. "Our brand needs to attract additional market share

as well as provide the ability to carry on the legacy that I acquired from Mr Harrison. The most amazing gift that I think anybody can receive is the gift of, what I like to call, renewed sight. It is extremely fulfilling to see the joy on an individual's face when they are able to see clearly again. Now that is a blessing of note."

The advice that Lillian would give to all aspiring entrepreneurs is to never give up, to always hold firm in what one believes in and to always remember that success does not come without hard work. "Always go the extra mile in order to achieve all that you desire. This will also allow you to have enough for the future of the business."



UNDERSTANDING THE CEDA APPEALS Process

1st Issue

Understanding The Ceda Appeals Process

According to the Concise Oxford English Dictionary, the word "Appeal" can be defined as a resort to a higher authority or greater power, as for sanction, corroboration or a decision".

The Appeals process is in line with our core value of "Customer Focus" and it is part of the Agency's due process to offer all clients the opportunity for a review on a contested decision with considered mitigation against the reasons for rejection. This option/alternative is explored by writing a letter of appeal to the Chief Executive Officer of CEDA who will subsequently review and present the matter to the CEDA Board of Directors for decision.

The following procedure may be considered;

- The letter of appeal is registered and acknowledged in writing.
- The business plan is requested from the Client Service Centre (CSC) for review by the Appeals Department.
- The client is subsequently invited for an interview/meeting to:
 1. Formally meet the Appeals team.
 2. Information and guidance on the process of Appeals at CEDA

3. Appreciate and understand the reasons /mitigation for lodging the appeal, and where applicable conduct/arrange for a site visit.
4. After initial interview, a follow-up letter is issued highlight the salient points of the meeting.
 - The review process may require services of third parties for detailed review.
 - During the assessment process matters can be re-presented to the Management Investment Committee (MIC) with different information than originally presented transforming the outlook of the project. Else the matter is presented before the CEDA Board of Directors for decision.

Customers need to have a full understanding of the Appeals process in order to know that there are avenues to justify their projects. Whilst also understanding that there is an Appeals Department, It is imperative to appreciate that appeals are considered at the tail end of the process after engaging the Client Service Centre structures, the Regional Office, the Chief Operations Officer.



CEDA COMPLAINTS PROCESS

At CEDA we value each and every customer, and we will assist you in the best possible way with pride and respect. We pledge to provide a warm, friendly, efficient and courteous service when interacting with you.

We also pledge to provide you with consistent information on our products and services at all times. We value your feedback, if any member of our staff has impressed you in any way, please let us know so that we can continue to enhance your service experience.

If we have not delivered to your expectations please bring it to our attention at the earliest opportunity and we will do our best to rectify the situation as quickly as possible.

The following is the channel that should be used to register complaints.

Step 1

Customer Advisor

The Customer Advisor will register your complaint and will offer a solution to your complaint.

Step 2

Client Service Centre Manager

If the Customer Advisor is not able to resolve the complaint, it will be escalated to the Client Service Centre Manager (CSCM), within the Client Service Centre. The CSCM will review the complaint and attempt to resolve it to your satisfaction.

Step 3

Regional Manager (South/North)

The Regional Manager in your area will assist you if the CSCM is not able to resolve the complaint.

Step 4

Head of Client Relations

If the Regional Manager is not able to resolve the complaint, it will be referred to the Head of Client Relations.

Step 5

Chief Operations Officer

The Chief Operations Officer will handle further escalated complaints should they be not resolved.

Step 6

Chief Executive Officer

If all the above channels have been exhausted, the complaint will be escalated to the Chief Executive Officer.

For further enquiries, contact the Client Relations Department at CEDA HOUSE Prime Plaza, Plot 54358, Corner PG Matante Road and Khama Crescent Extension, CBD, Gaborone.

Telephone Number : 3170895

Fax Number : 3913841

BUILDING CREDIBILITY FOR YOUR BUSINESS

1st Issue

Building Credibility For Your Business

It goes without saying that credibility or lack thereof can essentially make or break your business. Today's consumer is spoilt for choice and he or she can walk away from your transaction simply because they do not trust or have faith in your abilities. In the small business landscape, entrepreneurs need to realise that their reputation as a business and business owner needs to be kept intact in order to secure repeat business or even

better generate new customers. Any business owner needs to understand the simple concept of Business Credibility. Business credibility can be defined as the level of trustworthiness or expertise that a company has in the eyes of its clients, customers, business partners and financial resources.

Tips on how to increase your credibility:

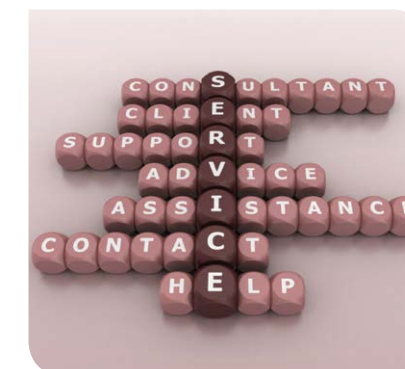
1. Be Honest:

There is nothing more important for small business than your honesty. Small business owners are constantly putting their credibility at risk by claiming to be "jacks of all trades" and being able to deliver on projects they are not knowledgeable about. In trying to meet their customers' demands and compete with larger businesses, entrepreneurs find themselves falling short of what they promise which effectively taints their good names and puts their businesses in jeopardy.



2. Find a niche and tailor-make your services:

Trying to keep up with competitors and larger service providers may tend to be a laborious and often never-ending journey. The key to success in this regard is to diversify your own services, by provision of tailor-made solutions. Within your area of expertise, ensure that you provide a service that sets you apart from your competitor. By differentiating yourself and offering a tailor-made service, you are able to set the pace and be an industry leader due to your level of expertise. Always remember that although your service and products are the same, your customers are not and they need to feel that they can trust your business.



3. After sale care and follow up:

Business success is largely dependent on building and/or fostering long standing business relationships with each and every one of your customers. A positive customer experience is what every business owner must strive for because it will create a buzz for your business through word-of-mouth referrals. The benefit of word-of-mouth is that it is cheap and the only cost associated with it, is providing great customer service and delivering on your value proposition.



Building Credibility For Your Business

4. Establish credibility through consistency:

Customers need to constantly know that you will provide them with the best possible service. They also need to also know that you are competent and can deliver each and every time. If a customer had a great experience the first time they did business with you, there is a likelihood of them returning. Consistency creates a reputation that your business will be built on. Without it, you will constantly be learning from mistakes that you can't afford to make and customers will leave you without giving you forewarning and explanations.

5. Customer Testimonies:

In as much as any business owner may feel that his/her business is successful and credible, they need to understand that consumers are not easily convinced by a business that blows its own horn. Consumers are constantly researching on the products and services they consume and want to know others' experiences through their testimonies. After providing great customer service, a business owner needs to get feedback from his/her customers. The benefit of testimonials is that you show prospective customers rather than tell them that you are the best company for the job. Testimonials give future clients a sense of authenticity of your credibility. Business owners need to also get reviews from a variety of customers to show diversity in their clientele.

6. Establish trust: Build credibility online

A substantial part of marketing and PR campaigns are based on an online presence. Business owners need to understand the value of being seen as credible through their websites and also their social media sites. A website is a form of a salutation between a customer and the company. When visiting a website, the customer needs to believe that there is someone on the other side that they can interact with. Content needs to be regularly updated and relevant to consumers in order to keep them engaged. With so much online crime, business owners need to make their customers feel that they are in a safe environment and are free from the dangers of people lurking on the internet.

7. Establish a brand that is credible:

A business' credibility is often linked to how people associate its brand and how recognisable it is in the market. A brand has to be different from its competitors and it has to represent trust and quality service. Building a reputable brand is not easy and it takes time as there are many variables that need to be considered. Small business owners need to ensure that their brand promise lives up to its name and consistently delivers.

8. Establish Reputable Credit:

Every business, no matter the size will need access to financial assistance from a lending facility. If a business requires a loan for cash flow or needs to purchase goods on credit, it will have to get approval for the funds or secure a line of credit. For a business to get approved, it needs to have a good business credit rating. Banks, business partners and other lending institutions need the assurance that you will repay your loans within the stipulated time. Small businesses need to ensure they have good credit as institutions often ask themselves the following when assessing your request:

- Does the company make timely payments on their existing loans?
- Does the company have financial assets to repay its debts?
- How long has the company been in existence?
- Can the company provide collateral if necessary?

Business owners need to understand that Botswana has a small market and the business landscape is equally small. Due to its size, there is no excuse for bad service as it reflects an image of distrust and a lack of competence on your part. Every business needs to constantly strive for credibility and ensure that they engrave it on the minds of their customers.



WHERE WE'VE BEEN

1st Issue

Where We've Been

Since February of this year CEDA has hosted four Open Days for the communities of Hukuntsi, Shakawe, Chadibe and Nata respectively. These Open Days are a way of engaging communities that do not have easy access to the Agency's Client Service Centres. By bringing the Agency's products and services closer to these communities, people are able to really understand and appreciate the value that CEDA plays towards empowering Botswana's business initiatives and also enhance their knowledge of its mandate.

CEDA has also seen the importance of inviting and partnering with other stakeholders such as Botswana Unified Revenue Services (BURS), Local Enterprise Authority (LEA), Competition Authority (CA), Botswana Bureau of Standards (BOBS), Non- Banking Financial Institutions Regulatory Authority (NBFIRA), Registrar of Companies and Intellectual Property (ROCIP), Consumer Affairs, Department

of Crop Production and Animal Health, Land Boards and lastly Botswana Tourism Organisation (BTO). With their participation the Agency has been able to give communities a better understanding of how these different institutions play a role in the value chain of starting or growing their business. Botswana have seen the benefit of engaging these organisations to have a better understanding of how each one plays a part in driving Botswana to venture into owning and running businesses.

Since inception of the Open Days the Clients Service Centres have received positive feedback from the different communities and has prompted more people to enquire about CEDA's products and services and application procedures. CEDA has also been fortunate to have had buy-in from community leaders such as Dikgosi, District Commissioners, Councillors and Members of Parliament whom

have participated and encouraged their communities to take advantage of the different stakeholders' products and services made available to them. Going forward, the Agency aims to create more initiatives which provide platforms for Botswana to learn from CEDA and its partners on how to start up and grow their businesses.

Inclusive of the Open Days, the Agency has travelled to a multitude of locations around Botswana covering events under the national and Ministry of Trade and Industry banner. Under the Ministry's outreach and stakeholder engagement programme the Agency participated in two of their initiatives namely Metlhala ya Khumo and the Open Air Campaign held in Letlhakane/Orapa and Palapye respectively.

The outreach events give the Ministry, its departments and parastatals such as CEDA an opportunity to sensitize Botswana on their products and

services. Initiatives such as these create a platform whereby the Agency under the Ministry's umbrella can bring its services closer.

On our calendar of events CEDA further attended the Mosisedi Harvest Day, Consumer Fair, BOCCIM Northern Trade Fair, National Agricultural Show, Ghanzi Show and Pandamatenga Farmers Association Field Day. These national events have equally helped the Agency in achieving its mandate of encouraging aspiring citizen entrepreneurs to venture into viable and sustainable business.

Participation in the Mosisedi Harvest Day was a response to the Mosisedi

Farmers Association request for CEDA to participate and sponsor the event held in Mosi Farms in Borolong region. The day was hailed a huge success with dignitaries such as His Excellency the President Seretse Khama Ian Khama being the guest of honour along with the Minister of Agriculture Honourable Christiaan De Graaf from the Ministry of Agriculture and other key dignitaries in attendance. To address the Agribusiness sector the Agency equally attended the National Agriculture and Pandamatenga Farmers Association Field Day to enlighten farmers on how CEDA is assisting the farmers in the country.

Other key events as mentioned have

been the BOCCIM Northern Trade Fair which is held in Francistown and the Consumer Fair held in Gaborone. Our participation in both events gave CEDA the opportunity to showcase our clients' products and services, particular mention needs to go to our Marketing and Communications Department which scooped first prize in the Financial Institutions category in the Consumer Fair.

The year has indeed been jam packed with events and sometimes too many to make mention of. In a quest to deliver on its mandate the Agency strives to attend as many of the events as it can to address the nations need to make use of CEDA's products and services.



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NATURA ACRES (PTY) LTD

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CHIEF'S HOLDINGS (PTY) LTD

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MANEBLOCKS (PTY) LTD

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LITHOFLEX INKS (PTY) LTD

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BLOCK 3 INDUSTRIAL

PUMP & METER REPAIRS (PTY) LTD

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TOM (PTY) LTD

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