

INYOSI ENTERPRISE AND
SUPPLIER DEVELOPMENT

INYOSI[™]
EMPOWERMENT

Annual Impact Report

1 April 2023 to 31 March 2024

The Inyosi Enterprise and Supplier Development portfolios are a suite of specialist portfolios which provide Black-owned businesses with critical access to funding, markets and skills.



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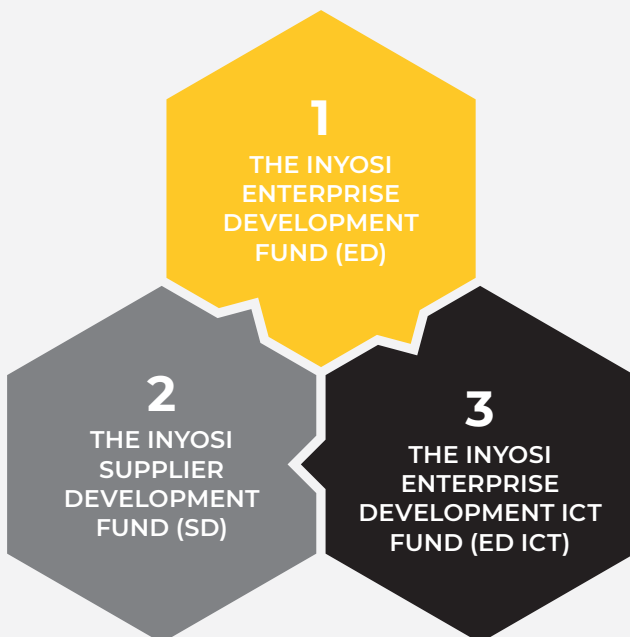
Introduction

Inyosi Enterprise and Supplier Development portfolios are a suite of specialist portfolios which provide Black-owned SMMEs with critical access to funding, markets, and skills.

The first of these portfolios, Inyosi Enterprise Development, was launched in 2012, followed by the launch of the Inyosi Enterprise Development ICT portfolio in 2013 and the Supplier Development portfolio in 2016.

We are pleased to update you on the impact progress of your loan portfolio. In this report you will see the impact your investment is making to the South African economy and society for the period ending March 2024. The Key Impact Performance indicators measured include: revenue, jobs (youth and women employed, permanent and contract employees) as well as interns under the YES programme, a joint initiative by the private sector and government which assists youth to gain work experience through employment placement.

Inyosi supports beneficiaries through three loan based loan funds:



These funds make loans to black owned companies which meet the following requirements:

- an annual turnover below a specific threshold (normally R50 million) when the loan was advanced;*
- at least 51% black ownership; and
- an operational track record of at least 3 to 5 years.



For the period under review the total capital deployed by each fund was:

ED » R196,7 million

SD » R323.8 million

ED ICT » R50,8 million

This represents deployment rates close to 95%.

Loans have been advanced to businesses across the following sectors:

- Accommodation and Food Service Activities
- Accounting and Audit
- Agriculture, Forestry and Fishing
- Agriculture, Hunting, Forestry and Fishing
- Asset Management
- Auto Repair
- Cleaning and Hygiene
- Computer and Related Activities
- Construction
- Construction Professional Services
- Electricity, Gas, Steam and Hot Water
- Engineering
- Food Manufacturing
- Fuel and Energy Supply
- General Trading
- Green Energy Finance
- Information and Communication
- Manufacturing
- Mentoring and Training
- Motor Vehicle Repair and Maintenance
- Other Business Activities
- Other Service Activities
- Property Investment
- Real Estate Activities
- Retail
- Security Services
- Telecommunications
- Training and Education
- Transportation and Storage
- Waste Management

Update to Inyosi's loans for the current year

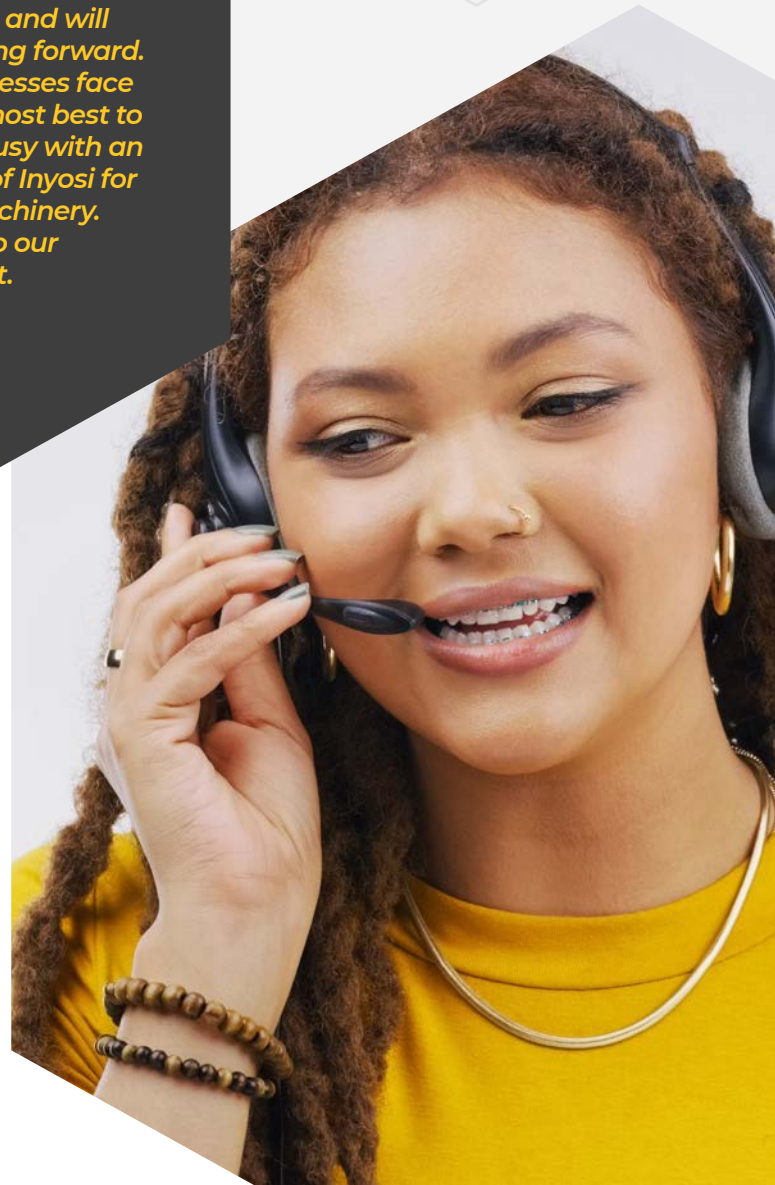
Inyosi Enterprise and Supplier Development investors have been assured that their loans are focussed on ensuring with Broad based Black Economic Empowerment, but also take into account Sustainable Development Goals (SDGs).

Inyosi's three funding portfolios aligns and contributes to the SDG agendas that include **Affordable and Clean Energy, Climate Action, Industry, Innovation and Infrastructure, Decent Work, Economic Growth, No Poverty, Quality Education, and Reduced Inequalities**. These SDGs also contribute to some of the National Development Plan's (NDP) priority aspects for economic growth, skills development, women empowerment, job creation and increase annual revenue for SMMEs with access to finance across various industries.



As the director and owner of Curviro Trading (Pty) Ltd, I would like to express my sincere gratitude to the Inyosi team for their continued support in assisting Curviro Trading (Pty) Ltd in growing my business. Their impact in my business assisted us greatly and I will always value Inyosi as my partner in business. Inyosi have been our funder in Curviro Trading (Pty) Ltd for over 5 years and will definitely keep them as a valued partner going forward. They understand the challenges small businesses face on a daily basis and they always do their utmost best to assist me in my business. Currently, we are busy with an expansion project and need the assistance of Inyosi for new, specialised, faster sophisticated machinery. We will need the assistance of Inyosi to our co-funder for this expansion project.

SHEREEN CROWE
Owner & Director:
Curviro Trading



Impact at a glance

for the year ending 31 March 2024

Impact themes



Supporting
decent
work and
employment
opportunities



Investing
through
a gender
& gender
equality
lens



Creating jobs by
partnering our
investors with
our beneficiaries
for employment
opportunities



For the past 13 years Inyosi has provided a **cumulative loan funding** to the value of

R1.4 billion



The **total assets under management** for the past financial year was

R614 million¹

1. This is an annual growth of 11%

Inyosi's **loan book** contained

78 beneficiaries



across the three funds, with a current **loan value** of

R546 million



90%+ **loan deployment** across all portfolios is above average



The **annual turnover** of the beneficiary companies for the year ended 31 March 2024 was

>R500 million



Inyosi borrowers had almost **±R2 bn** in **accumulated total annual turnover** from the three funding portfolios the past 3 years



1,650 jobs² have been provided across all sectors during the last financial year

2. More than 16,000 jobs have been created by Inyosi Empowerment since inception

50 Youth Employment Scheme³ placements

3. Part of a one-year public and private sector job-creation-partnership

247 YES intern⁴ opportunities were created

4. More than 500 YES interns have been absorbed into employment since 2020

Over the past 5 years ...

... ±1,000

YES jobs have been created by Inyosi »

... 500 youths

have completed Inyosi's **comprehensive vocational training** focussed primarily on rural youth »

... ±30 YES graduates

from previous years have been put together by Inyosi to form a **dedicated team of training personnel**

Inyosi Loan Funding Key Performance Indicators

The Inyosi Enterprise and Supplier Development capital addresses multi-dimensional developmentally critical issues to the beneficiaries as well as the community, especially socio-economic issues, by addressing the triple socio-economic challenges of poverty, inequality, and unemployment in South Africa.

The support from Inyosi promotes SMME growth, financial asset access, industrial competitiveness, access to information and knowledge, women empowerment, and job creation by providing financial and non-financial support to SMMEs.

The portfolio loan beneficiaries were assessed to determine if they promote the objectives of Enterprise and Supplier Development (ESD) framework based on the following:

- **Strengthening local procurement** to help build South Africa's industrial base in critical sectors of production and value adding manufacturing, which are largely labour intensive industries;
- Actively supporting procurement from black owned QSEs and EMEs by identifying opportunities to **increase procurement from local suppliers to support employment creation**;
- Supporting procurement from black owned businesses to **increase the participation** of these businesses in the mainstream economy;
- **Promoting the use of black owned** professional service providers and entrepreneurs;
- **Providing monetary or non-monetary contributions** in favour of beneficiary entities with a specific objective of assisting and accelerating the development, sustainability and ultimate financial and operational independence of that beneficiary; and
- Contributing towards **job creation through employment placement of youth**.

Type of support to the beneficiaries

We outline the type of support which is provided to Inyosi fund beneficiaries:

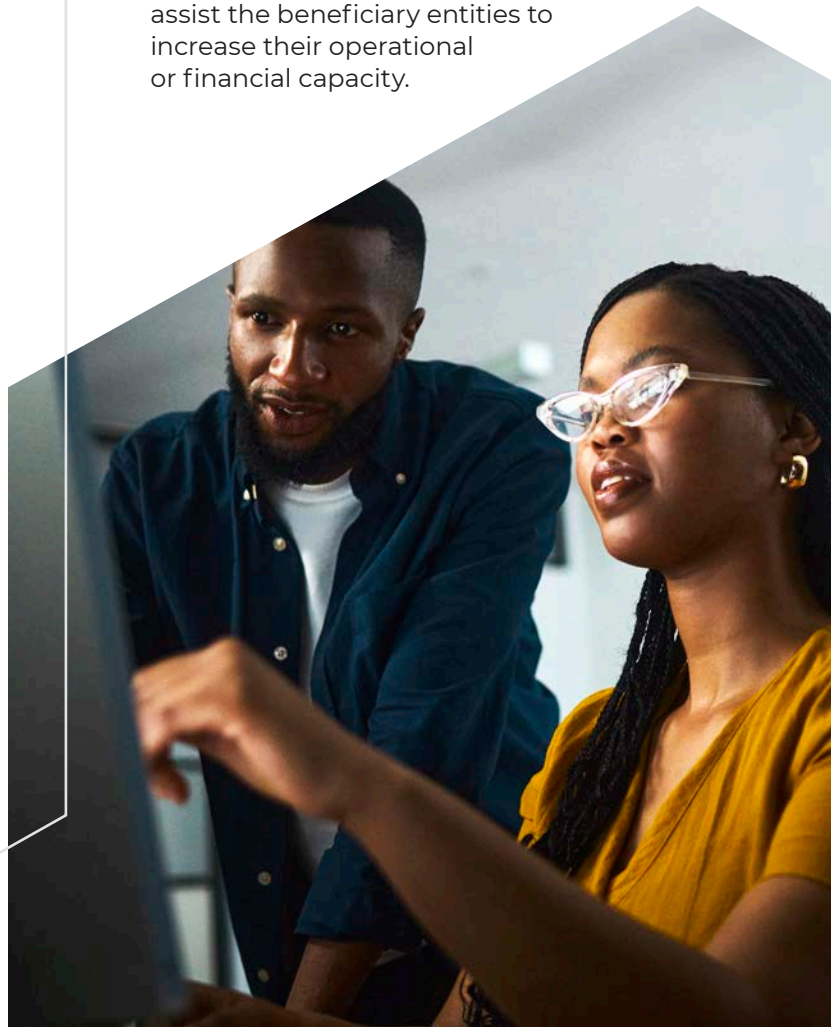
1 Loan Funding

Direct loans to SMMEs which require access to catalytic capital and have the potential to grow and in turn contribute to job creation and broader socio-economic value creation.

2 Non-financial support

Technical support to support **Enterprise or Supplier Development Needs Analysis** which is conducted after due diligence. This analysis helps recommending the non-financial support which the beneficiary requires. Inyosi splits the costs with the beneficiary so that they have access to non-financial support. Inyosi outsources this non-financial support to third parties. This includes but not limited to:

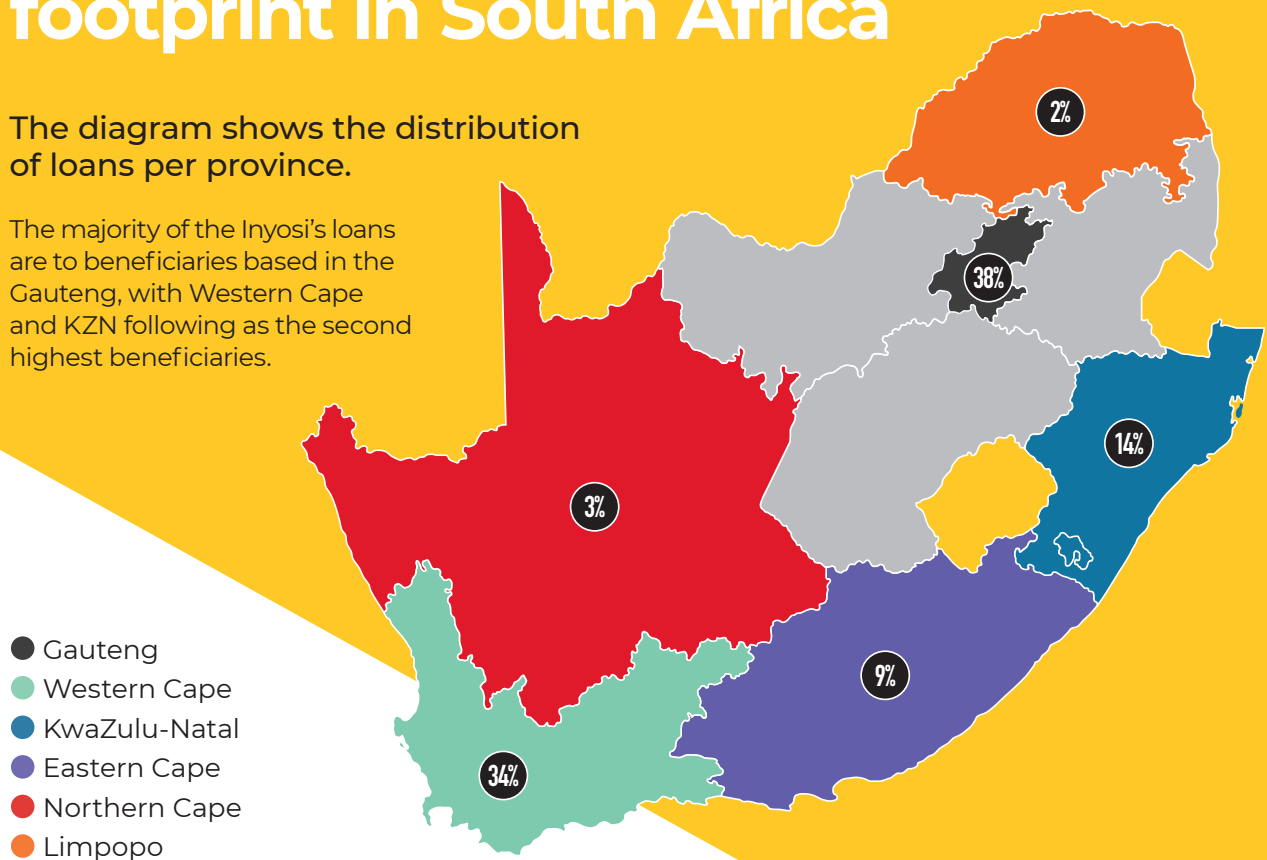
- Strengthening or development of capacity and expertise for beneficiary entities,
- Facilitating access to credit for beneficiary entities without access to similar credit facilities through traditional means owing to a lack of credit history,
- Provision of training or mentoring by suitably qualified entities or individuals to beneficiary entities which will assist the beneficiary entities to increase their operational or financial capacity.



Beneficiary geographical footprint in South Africa

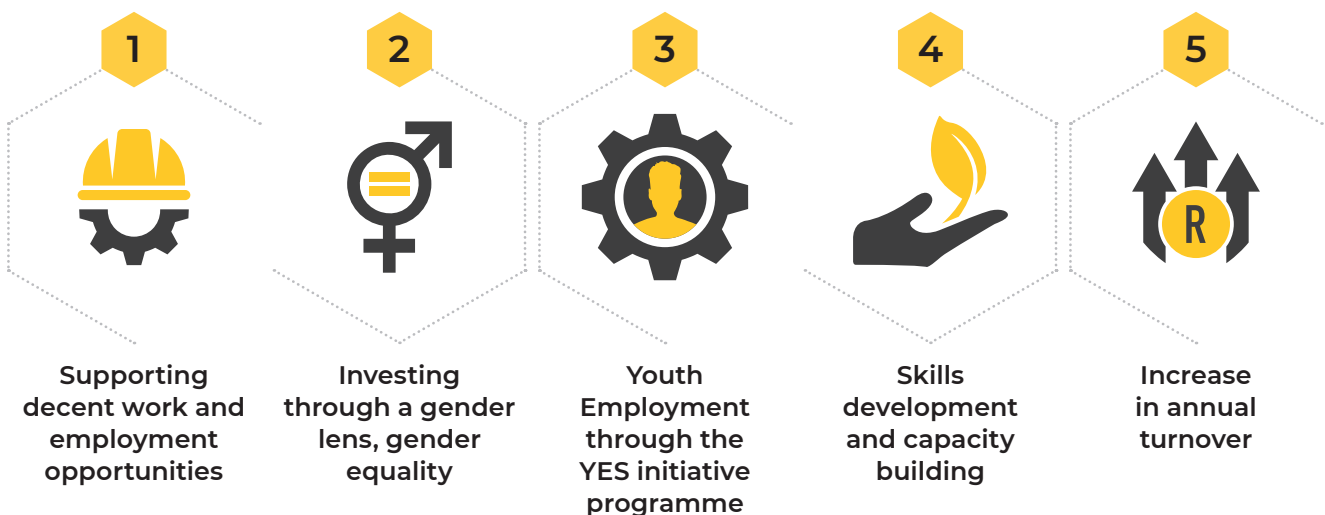
The diagram shows the distribution of loans per province.

The majority of the Inyosi's loans are to beneficiaries based in the Gauteng, with Western Cape and KZN following as the second highest beneficiaries.



How we measure up

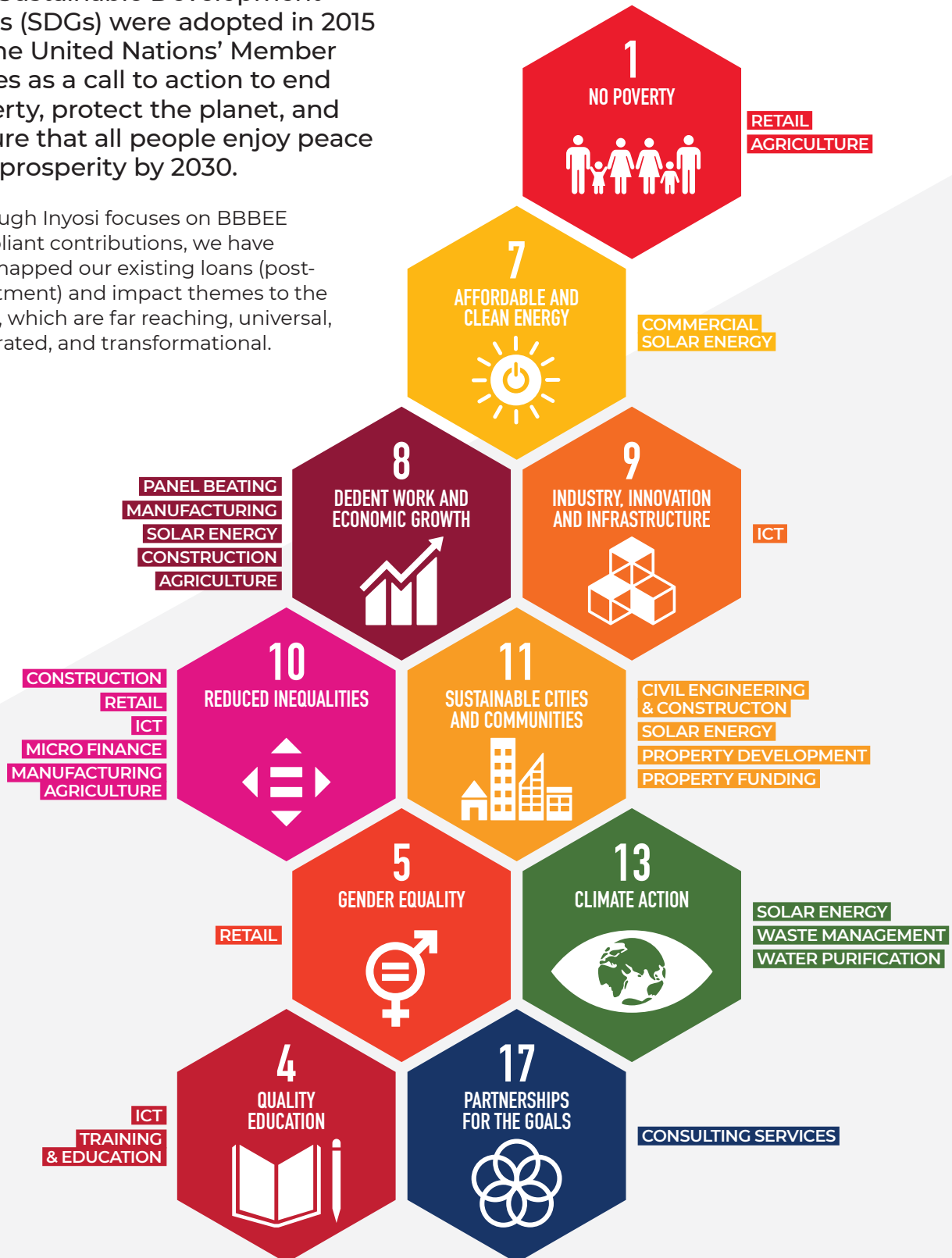
Impact performance indicator themes



Sustainable development goals by sector

The Sustainable Development Goals (SDGs) were adopted in 2015 by the United Nations' Member States as a call to action to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by 2030.

Although Inyosi focuses on BBBEE compliant contributions, we have also mapped our existing loans (post-investment) and impact themes to the SDGs, which are far reaching, universal, integrated, and transformational.



Impact in ESG (Environmental, Social and Corporate Governance) lens per supported sector

The loans made by Inyosi to date are aligned with the SDGs as well as the Environment, Social and Governance (ESG) factors listed here.



Inyosi and Evan have been vital pillars of support for our Community commercial ventures during difficult times. The financial assistance offered by Inyosi has ensured the continuity of our Community operations, while Evan's guidance and advice have been invaluable in navigating the many challenges. I/we want to express our gratitude for Evan's consistent availability and the time and effort he has taken in supporting us.

SILKE ROTH
Financial Accountant:
Ntlangwini Makhoba
Farming





Impact by sector

The table below lists the loans made across the different industries.

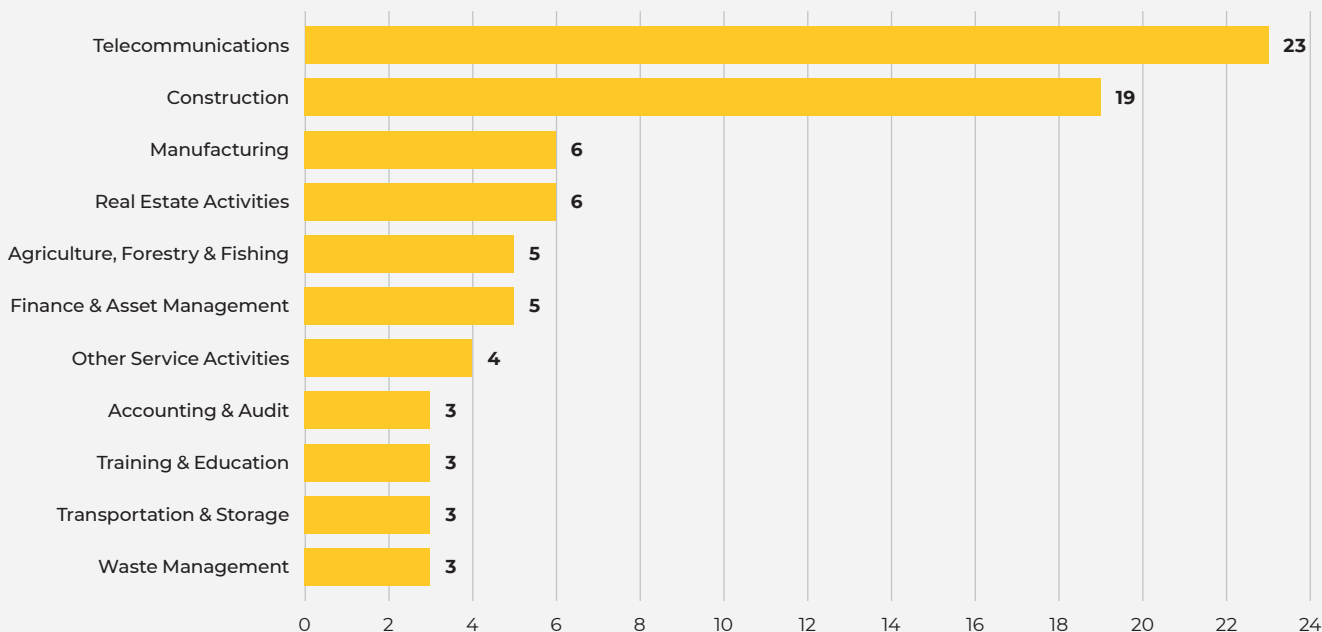
The dominant sector being ICT & Telecommunications. This is followed by Construction, Manufacturing, Real Estate Activities, Agriculture, Financial Sectors and other sectors.

The past 12 months have been the hardest in our business and Inyosi has been by our side all the way. Starting with a YES program participation, we managed to provide employment and development opportunity to Lesiba. The training program we gave him was very useful in starting his career. Inyosi also provided us with a working capital of R250 000.00 and this helped us to stabilise our business and deliver our projects. We have just submitted a tender at Public Works, and Inyosi came through and provided a letter committing to support us commission this project should we win. In the past Inyosi provided a loan to buy office space, and this helped us preserve jobs.

THULANI SITHOLE
CEO and owner:
Mani Industries



Number of beneficiaries per sector



Property, Construction and Engineering

Property Impact Indicators

Inyosi's beneficiaries in the property, construction and engineering sector contributed to various SDGs. Inyosi has many property and construction related beneficiaries. As an example, Quebar Electrical and Civil Construction (Pty) Ltd has impacted communities in and around Prieska, Northern Cape where they are based.

Electrical and Construction projects of Quebar include:

SUNPOWER (NOVASOURCE POWER SYSTEMS) NORTHERN CAPE

- Electrical: Installation of Back sheets on PV Modules
- Project Employees: 120

JUWI – BYD CHINA

- Repair of Junction boxes on PV Modules
- Project Employees: 16

ORION MINERALS

- Electrical Work at Prieska Mine
- Project Employees: 24

ABB – PRIESKA / DE AAR

- Vegetation Control / Painting / Construction
- Project Employees: 6

GREEFSPAN / HERBERT

- Changing of PV Modules (35 solar array trackers per site)
- Project Employees: 16.

Inyosi has assisted Quebar to complete all the above projects with the following:

- 1 Training
- 2 Equipment Purchase
- 3 Loans



All of these projects promote Goal 11 of building sustainable cities and communities.

These Goals align with Inyosi's Enterprise and Supplier Development goals and the National Development Plan (NDP) to promote decent living conditions.

Refurbishment and building of electrical related infrastructure has provided valuable work based experience in renewable energy space to significant number of employees on each project.



This aligns with Goal 8 providing decent work and economic growth opportunities to these communities.

Inyosi's loans to Quebar has allowed Quebar the ability to gain technical and financial growth to support the construction, repair and maintenance needed by the significant renewable energy market in the Northern Cape.



This aligns with Goal 7 providing affordable and clean energy to South Africa.

“Quebar Electrical & Civil Construction wants to thank Inyosi for their support and dedication, which have been instrumental in our growth. Thank you for being our trusted partner.”

QUENTIN BARENDS
CEO and Founder



Mobility device manufacturing

The Inyosi Enterprise Development loan portfolio provided loans to Shonaquip (Pty) Ltd. Shonaquip is a specialist mobility device manufacturer with an international reputation. Shonaquip has supplied mobility devices for impaired individuals throughout Africa, and has secured international recognition for their outstanding mobility devices.

Mobility Device Impact Indicators

As a direct result of the Inyosi loan funding provided, Shonaquip has been able to complete a major supply order to Botswana, and is currently in the process of finalising further regional orders utilising the working capital facility provided by Inyosi.

The SDGs that Inyosi supported in the mobility device manufacturing industry are Goals 8 and 17:



Shonaquip not only manufactures mobility devices, but a significant proportion of their staff are themselves impaired thereby assisting in achieving Goal 8, **decent work and economic growth** for their employees and their clients.



Through working capital funding Inyosi has enabled the completion of vital orders of mobility devices which improve the lives of impaired people which achieves Goal 10 of **reduced inequalities**.

“One man can be a crucial ingredient in a team” That’s how we describe Inyosi partnership with Comu Property Developers. They have unlocked the potential and opportunities we could not have accessed. Thank you to Evan and the team for the contribution to our businesses.

MASHA MULAUDZI
CEO: Comu
Property Developers





Retail & Manufacturing

Inyosi Enterprise and Supplier Development loans leverage untapped opportunities within South Africa's retail supply chain to up-skill and support predominantly unemployed mothers to eradicate poverty in their lives.

The approach combines practical training with life skills and coaching to ensure that participants have a transformed mind set and business acumen skills, knowledge and financial management required to manage a sustainable business.

For the period under review Inyosi have funded:

- I Love Coffee;
- Township Patterns;
- Curviro Trading;
- Bhongolomcedo General Trading; and
- Kapablock

I Love Coffee's unique business model is worth mentioning:

Financial Services

The current exposure under Finance and Accounting is to a number of companies including, Cartesian Capital, Kamva Capital, and Ncumisa Chartered Accountants & Auditors.

Finance Indicators

The United Nations Sustainable Development Goals (SDGs) emphasise the importance of access to financial services from multiple sources for socio-economic development. This therefore contributes to SDGs Goal 5 (Gender Equality), Goal 1 (No poverty), and Goal 10 which seeks to reduce inequalities:



Targeting financial literacy and encouraging agripreneurship in rural areas which results in job creation to alleviate poverty.

Loans women-led companies like Cartesian Capital and Ncumisa Chartered Accountants & Auditors ensures that women get equal opportunities to participate in the economy.

Not only do I Love Coffee roast and sell their own coffee, together with cakes and general food items, but they focus on the training and development of deaf black baristas and other restaurant staff. This focus has enabled scores of impaired people to gain valuable skills and to enter the workforce. Inyosi assisted I Love Coffee with the purchase of their premises. We have recently extended further financing for the implementation of solar electricity generation on those premises.

Since October 2023, Inyosi's procurement portal, iHive, has introduced I Love Coffee to over 80 Inyosi investors. This partnership has resulted in I Love Coffee becoming a coffee supplier to these investors, generating nearly R1 million in income for them.



ICT & Telecommunications

Inyosi Empowerment has made more than 20 loans to black owned ICT SMEs at 31 March 2024.

ICT Impact Indicators

Access to internet is important for education and for linking individuals with employment opportunities. Through this funding portfolio, promotion of affordable digital access and digital training has been introduced into these communities, some have trained more than 35,000 students, 80% of which are women. This support helped such entities who operate to resolve the challenge of internet access among the undeserved communities in South Africa, in addition to assisting with bridging the digital divide gap which is so prevalent in these communities. The beneficiaries enable access to various ICT services and skills training for individuals living in rural and township areas with mobile network, and internet access to facilitate and relieve the stress on high unemployment levels in the country.

The need to improve access to information technology is recommend under SDG Goal 9 to enable increased access to information and which aids in entrepreneurship and job creation, as can be noted by the below SDGs:



All beneficiaries in the sector **create jobs**, thereby empowering the youth and the most vulnerable in communities.



By providing access to affordable ICT, computer training skills and other relevant skills that promote **quality education** under SDG Goal 4.



All these companies contribute in promoting **sustainable economic growth and decent employment** which aligns well with SDG Goal 8.

Inyosi funding has invited Relativ Media to the table where decisions are made in the out-of-home (OOH) industry, so much so that Relativ Media has been voted number one OOH media business in South Africa at the industries MOST awards for 3 of the 5 years that Inyosi has been involved with the Relativ Group. That would not have been possible without support from Inyosi. I see Inyosi as a partner as opposed to a funder. They partner with us taking all business possible business permutations into account. With them as our partners, our ambitions as an OOH business, become a reality.

SJ MZOZOYANA
CEO: Relativ Media





The support we have received from Inyosi through the funding, supplier development support and the YES Employment Initiative has significantly assisted in our firm to be more sustainable and realise financial but also qualitative growth.

The building that was financed by Inyosi serves as our head office which has allowed our company to plan long-term due to a secure location. The business advice has also enabled us to be more strategic in our operational and administrative functions.

We certainly are hoping and looking forward to growing the company with the continued support from Inyosi.

SIBONISO MHLONGO
CEO: Iqhina Consulting Engineers



Focus on renewable energy

Inyosi made a conscious decision to focus a significant portion of its capital on supporting black owned businesses with access to solar generated power.

To this end it has funded a rent-to-own solar offering which provides fully funded, commercially viable battery, inverter and photovoltaic panel installation on commercial buildings for black owned companies. The overall intention is to ensure that small black owned businesses are able to access the best possible equipment, designed by qualified and competent engineers, to deliver a bespoke and tailored solution at the best possible price. With an expected break even of just four to five years, and with ownership of the equipment passing to the beneficiary after seven years, the beneficiary will continue to enjoy fully paid for benefits of this system for the balance of an estimated 25 years.

This commercial solar energy initiative focuses on the following Development Goals:



Jobs which focus on the Fourth Industrial Revolution will be critical to the success of South Africa. By providing financial support to growth in Commercial Solar, Inyosi is directly contributing to sustainable decent jobs within solar and protecting existing jobs by creating sustainable energy for beneficiary companies thereby supporting Goal 8 by providing **Decent Work and Economic Growth**.



Reliance on a fragile energy grid is very risky for South African companies. Inyosi's commercial solar focus will support Goal 11 by providing **Sustainable Cities and Communities** who can rely on sustainable solar energy for their energy needs.



Commercial solar provides businesses with the ability to adapt their energy needs to rapid advances in solar, battery and inverter growth in the past decade. Inyosi supports this via affordable access to commercial solar thereby supporting Goal 7 providing **Affordable and Clean Energy**.

Impact through diverse and catalytic capital deployment

Catalytic capital is flexible risk tolerant financing which prioritises impact to effectively seed growth, develop and scale-up SMMEs with a minimum 3–5 year track record. This in turn generates positive growth creating bankable investor-ready enterprises, and enables third party loans that otherwise would not have been possible.

Inyosi Enterprise and Supplier Development, through catalytic capital financing provides commercial loans directly to SMMEs that require access to capital and have the potential to grow and in the return of such investment contributes largely to job creation and broader social-economic value creation. Through this catalytic capital fund Inyosi has provided loans in the following sectors:

Landscaping and Horticulture, Dairy and Agriculture, Architecture, Chemical Distribution, Civil and Structural Engineering, Finance, Construction, Transport, Water Purification, Energy, Training and Skills Development, Waste Management, Consulting and Manufacturing.



Petroleum & Chemicals

In the Financial year period ending 31 March 2024, the Inyosi Enterprise and Development portfolio included an loan to Nthongwa, a company Limpopo which operates a very large and successful BP franchise with accompanying retail outlets.

Construction, Civil Engineering & Consulting Services

Many companies have loans value under this catalytic fund exposure including MPAMott, Isivuvo, Mani Industries, ARG Designs, Vhubvo, Comu Property Developers, Zhac Construction, Gordian Fencing and Iqhina Consulting Engineers.

Agriculture & Animal Husbandry

Inyosi Enterprise Development fund made loans to 3 enterprises; Brucol Global Development, Ntlangwini Makhoba Farming and Springfontein Dairy had significant loan funding in the financial period. In addition, these entities have also created valuable quality job experience and exposure for at least 500 youth under the 5-year YES programme which Inyosi managed until December 2023.

Consulting Services

Kamva Capital and Ncumisa Chartered Accountants & Auditors are just some of the companies in the Consulting services sector that received funding from Inyosi.

Waste Management

Inyosi has provided loans to 2 companies in the waste management sector, namely Phambili Services and Matongoni General Trading.

Training and Skills Development

Inyosi also provided loan funding in this sector to companies such as The Clothing Bank, Connect & Learn Technology, Funda Solutions and Silulo Ulutho Technology.

From a skills development perspective The Clothing Bank offers unemployed mothers (exclusively) a 2-year training programme, which equips them with the knowledge and skills needed to start and run a small business, which is done through mentorship, coaching and counselling. The Clothing Bank program offers modules on money management, business skills, ICT skills and life skills.

Advertising & Media

Relativ Digital enjoys significant working capital and growth funding from Inyosi.



Diversity, equality and inclusion is in our DNA. And in our coffee. We are thrilled to partner with Inyosi Empowerment as a beneficiary to drive change that goes beyond ticking boxes. This year using an Enterprise Development loan provided by Inyosi we have more than doubled our property portfolio. We helped graduate Inyosi clients by becoming a supplier to the clients and increased our coffee production by almost a ton and created 10 jobs. Inyosi has also contributed to our ESG targets by funding our solar upgrade. With their support we are becoming one of the country's leading artisanal roasted coffee roasters, and remain committed to being a force of positive change for the Deaf community in South Africa.

GARY HOPKINS
Managing Director & Founder:
I Love Coffee



Our three businesses were severely affected by the Covid pandemic with a long tail impact. Inyosi assisted us with strategic short term Cashflow loans as well as long term loans. Inyosi staff were exemplary in their commitment to finding suitably structured loans to match our needs and situation.

Had it not been for Inyosi we would have lost our business and our properties that we have worked all our lives for. All our businesses invest in addressing developmental possibilities for previously marginalised people, and building thriving communities and building projects.

We are extremely grateful to Inyosi for backing us so fully to continue to do the work we are committed to.

ALASTAIR RENDALL
Managing Director:
ARG Design



Ever since Kamva Capital established business partnership with Inyosi in 2020, there's been a tremendous growth in our business in terms of Strategic Objectives and year on year KPIs:

- 1. Revenue: R3m to >R6m*
- 2. Job creation: 4 to 8*
- 3. Business Assets: R3m to >R10m*

This is all in the space of 3 to 4 years since this partnership. I am truly grateful of Inyosi support so far and looking forward to a great journey ahead of us.

FIKILE KHIVA
Director & CEO:
Kamva Capital





Conclusion

Inyosi Enterprise and Supplier Development continues to play an important role in facilitating stage appropriate capital for SMMEs.

It plays a crucial role in bridging the funding gap for the “missing middle” to promote socio-economic growth and sustainability for local SMEs in South Africa, despite the setback and decline in performance in the other funding portfolios in the current financial year.

Inyosi is strategically positioned in the sector to service the current niche market and has huge potential to generate positive social, environmental, and economic impact now and in future. In addition, Inyosi Enterprise and Supplier Development is well positioned to continue to serve as a vehicle for corporate investors who wish to ensure that their enterprise development commitments maximise job creation and assist black owned enterprises to grow and become sustainable.

Through its financial intermediaries Inyosi Enterprise and Supplier Development’s has expanded its footprint to at least 14 industrial sectors that aligns with the 7 elements of the ESG factors while also contributing to at least 9 SDGs Goals that promote Sustainable Development Goals and the National Development Plan of South Africa.

Many South African companies have faced serious threats during the past year as tough economic conditions have weighed on them. Specifically we are concerned about the impact of an instable electricity supply on our target market. Our focus on rent-to-own solar will deliver energy independence to our beneficiaries in an affordable and sustainable manner. However, it is acknowledged and appreciated through the impact testimonials from the beneficiaries, that Inyosi has played a pivotal role that has significantly promoted in job creation, women & youth empowerment, gender mainstreaming, increased annual turnover for SMEs and the continuation of business through the provision of funding to entrepreneurs during the past year.



Inyosi Solar was set up to provide energy solutions to Black-owned businesses with the best mix of products at a sustainable cost. It has been a tremendous effort to set up the right partnerships with experienced highly skilled engineers and installation teams to be able to provide these solutions in an environment where there are very little standards and many inferior products available on the market. We had to ensure that the beneficiaries of the solar funding are getting value for their funding and that the system will still be usable and effective well beyond the loan period. We are proudly South African and are part of the solution to provide energy beyond a fragile grid.

SEAN SHIPALANA
Director: Inyosi Solar



Contact us

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