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DIGITAL TRANSFORMATION AND NIGERIAN SME

Editorial


Iyke Ejimofor

The August Zoom Webinar of the Nigeria - South Africa Chamber of Commerce (NSACC) breakfast forum was held on Thursday, 25th August 2021, sponsored by MTN Nigeria.

Mrs. Lynda Saint-Nwafor, Chief Enterprise Business Officer, MTN Nigeria, was our speaker. She delivered well received presentation on "Digital Transformation and Nigerian SME."

Mrs. Saint-Nwafor said that in every economy, SMEs are considered as engine of growth, creating jobs and contributing immensely to the broad development of the economy. She emphasised that Nigerian SMEs are important contributors to job creation and global economic development, with a 49.8% contribution to Gross Domestic Product (GDP) and 86.3% contribution to the workforce.

The Nigerian News segment in this edition highlights key developments in the Nigerian economic space that may be of interest to our members.

The South African News segment reports news items that may be of interest to our members.

We appreciate our members for their continued support and commitment. We value your partnership and wish your organization successful operation this year and beyond.

Thank you for your usual cooperation.

We wish you well and stay safe in these uncertain times.

NIGERIA NATIONAL ANTHEM

Arise, O compatriots
Nigeria's call obey
To serve our fatherland
With love and strength and faith.
The labour of our heroes past
Shall never be in vain,
To serve with heart and might
One nation bound in freedom,
peace and unity.

Oh God of creation,
direct our noble cause
Guide our leader's right
Help our youth the truth to know
In love and honesty to grow
And living just and true
Great lofty heights attain
To build a nation where peace
And justice shall reign

SOUTH AFRICA NATIONAL ANTHEM

Nkosi sikelel' iAfrika
Maluphakanyisw' uphondo lwayo,
Yizwa imithandazo yethu,
Nkosi sikelela, thina lusapho lwayo.

Morena boloka setjhaba sa heso,
O fedise dintwa le matshwenyeho,
O se boloke, O se boloke setjhaba sa heso,
Setjhaba sa, South Afrika -South Afrika.

Uit die blou van onse hemel,
Uit die diepte van ons see,
Oor ons ewige gebergtes,
Waar die kranse antwoord gee,

Sounds the call to come together,
And united we shall stand,
Let us live and strive for freedom,
In South Africa our land.

We thank you for your consistent support and commitment.

Please note that ONLY Paid-up members will be entitled to all privileges. We therefore implore members to pay their outstanding subscriptions.

CHAMBER'S BREAKFAST MEETINGS

Companies interested in Sponsorship opportunities are to please contact the Secretariat. This is a great opportunity for advertising, as companies can brand the hall according to their preference. Companies are assured of good media coverage.

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Companies interested in advertising in our Newsletter are to please contact the Secretariat. This is a great opportunity for projecting your companies to Nigerians and South African Communities. Companies are assured of good coverage.

PLEASE NOTE: NEW MEMBERSHIP CERTIFICATES ARE READY FOR COLLECTION. RETURN THE OLD CERTIFICATES.

2021 THE AFRICA PROPERTY (API) SUMMIT

2021 marks the start of a transformative period in global real estate. As we move forward into this new era, Africa's property sector has a generational opportunity to set a new course and purpose for how we develop the continent's built environment. The event is slated 6th-30 November 2021, Sandton Convention Centre, Johannesburg. For further information contact: +27 (11) 250 2260 or email ;info@apievents.com

To achieve this, investors and developers must replace outdated conventions and create a new paradigm founded on future market dynamics, real demand and ESG principles.

In such an environment, this year's theme, A New Era, will reveal how real estate decision makers will create the assets, funds and portfolios that will propel the next wave of global and regional investment.

MANUFACTURING INDABA 2021

"Building manufacturing & industrialization in Africa" Manufacturing Indaba is the leading manufacturing event in Sub-Saharan Africa. The aim of the annual Manufacturing Indaba and its provincial road shows is to bring together business owners, industry leaders, government officials, capital providers and professional experts to explore opportunities and grow their manufacturing operations. The two-day event has shown impressive growth year on year and has proved its value in catalyzing business connections and helping manufacturers to innovate and grow their potential.

Highlights

- A quality exhibition comprising manufacturers and service providers to the manufacturing industry
- International speaker line-up for the conference
- Provides a platform to engage and discuss the latest global and local manufacturing trends
- Plenary sessions and debate sessions to unpack and encourage active participation at the event

The event is slated for 2nd to 3rd Nov 2021 at Cape Town, South Africa

AFRICA ENERGY INDABA

The 14th annual Africa Energy Indaba is the continent's definitive energy conference and exhibition, providing an agenda that influences energy policy for Africa. The prestigious event serves as the ideal platform for achieving Africa's energy vision for a sustainable energy future and keeping abreast of global energy competitors in this dynamic landscape. The event hosts a conference and an exhibition and has proven its success year on year, demonstrating extreme efficaciousness in addressing key issues impacting the African energy sector while devising solutions to best mitigate these pressing concerns. C-suite executives are the primary audience from across the continent and this provides a perfect platform to network, engage and do energy business at the event.

Highlights

- Catalysing business & investment opportunities in the Africa Energy sector
- The event hosts a conference and exhibition as well as a host of official side events.
- An official Ministerial Roundtable and CEO Roundtables are hosted.
- Concurrent exhibition provides an excellent opportunity to showcase your products and services

The event is slated for 1st March to 2nd Mar 2022 at CTICC (Cape Town International Convention Centre), Cape Town, South Africa

For further information call Thembisa Bambathi on Tel: +27 11 463-9184

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DIGITAL TRANSFORMATION AND NIGERIAN SME

The Nigeria South Africa Chamber of commerce webinar for August 2021 was held on 25th August 2021, and was sponsored by MTN Nigeria. The guest Speaker was Mrs Lynda Saint-Nwafor, Chief Enterprise Business Officer, MTN Nigeria. She spoke on the topic Digital Transformation and Nigerian SME.

In every economy, SMEs are considered as an engine of growth creating jobs and contributing immensely to the broad development of the economy.

Back home in Nigeria, the story appears no different as SMEs contribute about half to Nigeria economic activities GDP and employ more than 80 per cent of the country's population, according to the data from the National Bureau of Statistics, She mentioned that the time is ripe to re-prioritise to drive growth and scale.

In her presentation titled "Digital Transformation and the Nigerian SME" Keynote speaker, Lynda Saint-Nwafor, Chief Enterprise Business Officer, MTN Nigeria, stated that Nigerian SMEs are important contributors to job creation and global economic development, with a 49.8% contribution to GDP and 86.3% contribution to the workforce.

According to her, digital transformation integrates all aspects of the business and involves a complete rethink and redesign.

SMEs are the engine of the economy; they start small, but with the right direction, can grow to impact the economy. SMEs' adoption of digital technology to drive business models will lead to an overall improvement in business performance, expanded markets, and superior customer service, driving innovation, increased revenue, and reducing poverty.

Considering the massive inputs of SMEs to the National Development, it is no longer news that the outbreak of Covid-19, including the accompanied lockdown, has resulted in an unprecendented economic tailspin which has led to a decline in business activities, consumer spending and living standards.

Despite potentially tremendous benefits, small and medium-sized enterprises (SMEs) lag in the digital transformation. Emerging technologies, as diverse as they are, offer a range of applications for them to improve performance and overcome the size-related limitations they face in doing business.

Over 1,000,000 SMEs, 1100 managed Corporates and over 100 government parastatals make up the MTN Enterprise Business Portfolio.Large enterprises with employees above 200 staff; Resellers and other service providers; Companies cut across various verticals; such as Telecoms, Retail, Services, and Manufacturing, Oil and Gas.

However, SMEs must be better prepared, and stakes are high. SMEs make the most of the industrial fabric in many countries and regions, they create jobs (most jobs sometimes) and are the cement of inclusive and sustainable societies.

According to Nwafor, the SME digital gap has increased inequalities among people, places and firms, and there are concerns that the benefits of the digital transformation could accrue to early adopters, further broadening these inequalities. Enabling SME digitalisation has become a top policy priority in OECD countries and beyond. The report looks at recent trends in SME digital uptake, including in the context of the COVID-19 crisis.

It focuses on issues related to digital security, online platforms, blockchain ecosystems, and artificial intelligence. The report identifies opportunities, risks of not going digital, and barriers to adoption. It looks to concrete policy action taken worldwide to speed the SME transformation and raises a series of considerations to advance the SME digital policy agenda.

Accelerating digital transformation for the Nigerian SME was the central focus of discourse at the August edition of the Nigeria-South African Chamber of Commerce breakfast meeting.

She further highlighted the critical issues in the sector such as access to markets, funding, knowledge, and skills, as well as infrastructure deficit.

Lynda called for a digital transformation, which integrates all areas of business, people, processes, systems, and tools. This includes an understanding of customer needs and market insights, developing digital value propositions, increasing access to markets, upskill resources, leveraging digital and social media channels amongst others. These, she advised will help drive digital transformation.

On the government side, she stressed the need to promote digital infrastructure development by encouraging business innovation, developing locally relevant digital solutions, and leveraging the right partnerships.

Digital transformation promotes product development and driving value in the SME space. As a company, It has been focused on digital transformation to support eCommerce and digital payments for SMEs in Nigeria over the last 6 years and in executing that strategy, we have learned a lot of lessons that we thought we could share with the entire ecosystem.

Driving adoption for SME products can be quite tedious and here is why;

The space is seriously Fragmented: While it has been widely reported, and correctly so, that there are about 17M SMEs in Nigeria, the market is increasingly fragmented and there is no single place, channel or positioning that makes it easy to reach these businesses. The level of fragmentation, however you dimension it, makes it difficult to achieve any meaningful scale in trying to drive adoption for your solutions

SMEs are Price sensitive: Most SMEs are price sensitive and rightly so. These are mostly small businesses, trying very hard to reduce cost while navigating the market to become profit making ventures so pricing products for this segment is always tricky and the right formula is always low pricing with high adoption but with so much fragmentation, there are also questions about how to drive adoption even with low pricing

The Real Competition is the "Old way of doing things": Here I'm not referring to competing products from other service providers, even though that's a factor in itself, instead I'm referring to unorthodox, old and manual ways of achieving tasks. SMEs are seldom nervous about change, and change management becomes a major consideration in product adoption and this is often magnified by the fact that they are still able accomplish tasks without automation, even if the process is less efficient

Options Abound: Due to the size of the market, you find a lot of service providers developing solutions for SMEs. Therefore, SMEs are inundated with solutions and are spoiled for choices, so it becomes really important for service providers to differentiate their offerings, sometimes by pricing lower than competition, and at other times, exploring other strategies that are compelling to those businesses.

Very little access to Infrastructure: Most businesses in Nigeria struggle to provide the required infrastructure to run an effective organization. Power, road infrastructure, logistics are a few of the issues that businesses face and have to deal almost on a daily basis, and businesses that must survive in Nigeria must find ways to deal with these issues.

However, the most important issues that face digital transformation among SMEs in Nigeria is access to reliable and high bandwidth internet. Most business solutions are web-based, and require for the users to have reliable access to the internet for effective usage.

For example, POS terminals require reliable access to connect to banking systems to process payment, Delivery app require the agent to have reliable mobile connections in remote places, the uber driver must be able to start and complete trips around the city, and the list goes on, all these application require businesses to fund that additional data cost required to effectively use the solution and sometime this significantly drive up total cost of ownership of the solution and discourages adoption.

Is this potentially a game changer for small businesses? Does this help with adoption of electronic solutions that can drive true digital transformation and therefore efficiency? Does this increase adequate interoperability sometimes required to foster business collaboration among entities?

The digitalisation of businesses has continued apace in recent years. Across sectors, firms of all sizes are increasingly equipping their staff with digital tools, although smaller firms do so more slowly, and some sectors do so more quickly. Digitalisation is multi-faceted as it involves the use of different technologies, serving different purposes, and requires a recombination of different strategic assets.

Not all SMEs have the capacity to undertake this transformation. The smaller the firms, the less likely they are to adopt new digital practices, and the more likely they are to limit uptake to basic services. Overall, SME digitalisation is strongly related to the way value is created within the firm and the sector in which it operates.

SMEs tend to digitalise general administration or marketing functions first. Business surveys on ICT use show that the digital gap is smaller between SMEs and large firms in their online interactions with the government, in electronic invoicing or in using social media or selling online.

SME gaps in adoption increase, however, when technologies become more sophisticated (e.g. data analytics) or mass matters for implementation (e.g. enterprise resource planning for process integration). There are also striking differences across firms in their use of cloud computing (CC), despite the potential of "pay-as-you-go" CC services to raise IT capacity.

Cross-industry differences in digitalisation are significant. In knowledge-intensive sectors, firms make a more intensive use of all types of technologies and some aspects of the digital transformation are almost fully completed, e.g. the OECD median share of employees with access to connected devices is around 90%, compared to 50% across all sectors.

Diffusion rates in other sectors are

much lower. The uptake of a couple of key technologies, which mix differs across industries, can explain the gaps. For example, in the accommodation and food services, high-speed broadband connection, a website and CC to store files are the main technologies associated with higher gaps in uptake and higher sectoral value added. In the wholesale sector, there are e-sales, CC to host databases and the training of ICT specialists; in retail trade, e-sales and CC to manage customer relationships.

When SMEs digitalise their business functions, they tend to outsource solutions, partly to compensate for weak internal capabilities but also on cost-grounds. For example, digital platforms (e.g. social networks, e-commerce marketplaces, etc.) serve for optimising certain functions at very low cost (e.g. business intelligence and data analytics services).

Similarly, for managing digital security risks, SMEs tend to rely on external consultants or the security-by-design features of the products and services they use. They also source artificial intelligence (AI) solutions from knowledge markets, and leapfrog to new AI systems with CC-based Software as a Service.

The COVID-19 crisis has heightened the importance of SME digitalisation, and served as an accelerator. Firms have moved operations online and implemented smart working solutions to remain in business during lockdowns and overcome disruptions in supply chains, with online platforms playing an instrumental role in connecting users to new markets, suppliers or resources.

Early evidence from business surveys worldwide point to up to 70% of SMEs having intensified their use of digital technologies due to COVID-19. Most of these changes are poised to last since some investments are irreversible and the efficiency gains have now been demonstrated.

However, the COVID-19 context has also provided an opportunity for hackers to intensify attacks, exploiting SME lack of preparedness and ability to face increasingly sophisticated threats. Indeed, SMEs have lower investment in digital security, and, often, a limited understanding of the consequences of those threats. In fact, SMEs have smaller 'attack surfaces', due to lower digital intensities (exposure) and smaller volumes (and value) of data or intellectual property to hack.

When they are affected though, costs can be disproportionate, amounting to months of revenue, well beyond their average available cash reserves. As they go digital, their degree of exposure is likely to increase dramatically. And the impacts of attacks may permeate beyond targeted SMEs, either because of potential supply-chain disruption costs or because hackers use these SME as a back-door entry point to the larger firm.

Pre-COVID risks related to digital (non) adoption remain. At the firm level, digital gaps are strongly associated with gaps in productivity, scaling up, innovation and growth. At the market level, concerns remain about technology lock-ins, SME data protection, or distortions in competition.

At the aggregate level, the SME digital gap contributes to increased inequalities among people, places and firms. First-mover advantage on digital markets, strong network effects and complementarities in digital diffusion, especially as the firm grows in size and scale, could exacerbate digital divides. The COVID-19 crisis has already exacerbated the impact of existing divides.

Pre-COVID barriers to SME digital adoption remain too: access to infrastructure; low interoperability of systems; a lack of data culture and digital awareness; internal skills gaps; financing gaps for covering high sunk costs to transform; uncertainty about liabilities and responsibilities when engaging in new digital activities; risks of reputation damage, etc.

Policy makers have a key role to play in helping SMEs adapt their culture and processes to the digital world. SME digitalisation is high on the policy agenda across countries and beyond, but there is a large mix of approaches and, in some areas, diverging viewpoints on how to do so.

The heterogeneity of the SME population and the diversity of their business ecosystems add to the complexity in designing effective policy. Some countries seek to mainstream SME policy considerations in other policy agendas, others target SMEs, with often instruments tailored to specific places or sectors.

NEPC HARPS ON EFFECTIVE LOGISTICS TO BOOST NON-OIL EXPORT

The Nigerian Export Promotion Council (NEPC) has emphasised the need for Nigerian exporters to deploy effective logistic supply chains to export their products to the international markets.

According to the Chief Executive Officer of the NEPC, Olusegun Awolowo, the council identified poor logistics and documentation as some of the major challenges hindering Nigeria's export market, noting that these challenges could make or mar export transactions.

Awolowo, who was represented by the Director, Trade Information, NEPC, Mrs. Evelyn Obidike, at its 2021 workshops on non-oil export logistics Kano & Lagos tagged "Non-oil export logistics", said the essence of the workshop was in response to the needs of Nigerian exporters, explaining that the focus of the council in recent times, has been to solve issues and challenges hindering export trade.

He said: "The workshop is our response to the needs of our exporters. Recently, our focus has been on solving the problems and challenges exporters have. This is the second leg of this programme. Export logistics has its importance because it can make or mar a transaction. You have a good product but have not documented it well, not only will you lose money, but the products will be seized by the customs or destroyed.

"This is why we have identified it at the council as a very critical component in the non-oil export chain. Your product may be wonderful, you might have a good contract, but if the products do not get to their final destination with the appropriate documents, you might not get a deal for your export and this is why we have come to change the narratives.

"We are not tired of addressing the issues associated with non-oil export until we see our containers moving. We need to get exporters ready and whatever it will cost us, we are on top of our game to ensure that Nigeria not only exports but takes its rightful place in the global market."

Also speaking, the Regional Coordinator, South West, NEPC, Samuel Oyeyipo, represented by the Deputy Director, Francisca Odega, said for export to be formal, it has to be documented, stating the need for exporters to build strategic alliances to boost the nation's export market.

"We have been pursuing the zero-oil plan as part of efforts to boost non-oil exports to other countries and we are taking a lot of steps in that direction. The Executive Director, NEPC is very passionate about helping Nigerian exporters to have access to the foreign markets," he said.

He noted that recently, the Council was able to assist about 70 exporters to gain certification for the Hazard Analysis and Critical Control Point (HACCP), a third-party certification that gives credibility to Nigerian products to prove that they are free from biological, chemical and physical hazard for the international market.

"Once the products are there, there is a need to create market access for them and this is what we are doing today to boost non-oil exports to the rest of the world," he said.

Handling the technical session, the Chief Executive Officer, XPT Logistics, Kola Awe, said no matter the quality of a product, without proper documentation, the product would be seized or destroyed.

He urged exporters to always prioritize efforts on deploying the use of effective and efficient logistics and supply chain.

"It is not only about the goods being exported but about the documentation that goes with it. Exporters must also take cognizance of safety, the nature and the freight forwarders they use while carrying out their export activities," he said.

OSINBAJO CHARGES FINANCIAL MARKET EXPERTS TO COLLABORATE WITH GOVT TO TACKLE NIGERIA'S HOUSING PROBLEM

Vice President Yemi Osinbajo has charged the nation's financial market experts to collaborate with government with a view to tackling Nigeria's housing problem.

He has therefore tasked the experts to develop an appropriate housing scheme model which will significantly transform the housing sector on a large scale and close the housing deficit in the country.

Osinbajo made this call at the State House, Abuja, when he played host to a delegation from the Financial Market Dealers Quotation (FMDQ) which is Africa's first vertically integrated financial market infrastructure (FMI) group, strategically positioned to provide registration, listing, and quotation services, and is owned by the Central Bank and commercial banks in Nigeria, led by its CEO, Mr Bola Onadele.

Economic experts had put the housing deficit in Nigeria between 18-22 million housing units, while the ratio of mortgage finance to GDP in the country is only 0.5%, 31% in South Africa, and 2% in Ghana and Botswana.

Speaking after listening to a presentation by the FMDQ delegation, Osinbajo said "I like the point you made about the National Housing Blueprint. I very strongly believe that if we are able to unlock the conundrum in the sector, we can get things working."

According to him, "in our ESP, we have something on social housing but one of the critical issues there is how to market these houses, how we are able to provide the finance so that people can afford to buy them. These are houses that are in the order of about N2 million or N2.5 million.

"But there are still constraints on account of the fact that we just do not have anything like a feasible housing finance model, I think it is time for us to do so. It just looks like it has always escaped our capacity to find a real solution to the problem."

On the possibility of having a model that will work, Osinbajo noted that "everyone recognizes that we are in very challenging times. But I agree with you that the sheer range and vastness of our potentials make it seem almost intuitive that we are bound to succeed.

"I have no doubt in my mind whatsoever, that given the right mix of policy initiatives, we can get these things done. And your characterization of what needs to be done like attracting capital and sustaining it is so important because ultimately, capital will go where it is best treated.

"And if we are able to attract it (because we have the market, we have everything going for us), even in the worst of times, despite the situation, you find that there is still a great deal of interest."

Earlier in his remarks, Mr Bola Onadele said the visit was to inform the Vice President about the transformation taking place in the FMDQ and the need for government support in growing the financial market for the benefit of Nigerians and the economy.

While applauding the efforts of the Buhari administration in creating the environment for the transformation to occur, Mr Onadele identified areas of interest for investment in the market to include housing finance and mobilizing capital for projects in the transportation sector, among others.

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NIGERIA, SOUTH AFRICA, EGYPT, KENYA HOLD 80% INVESTMENTS IN AFRICA – AFDB

The African Development Bank says that Nigeria, Egypt, Kenya and South Africa account for about a third of the incubators and accelerators and 80 per cent of investment in Africa.

It said this in a new report titled 'Entrepreneurship and Free Trade Volume II – Towards a New Narrative of Building Resilience' released on Friday.

This new report, which is a sequel to an earlier report 'Entrepreneurship and Free Trade: Africa's Catalysts for a New Era of Economic Prosperity', examined the state of African entrepreneurship within a global lens, while highlighting developments, and suggesting future directions for entrepreneurship in Africa.

While examining the varying levels of entrepreneurship across Africa, the report revealed that Nigeria and three other countries dominate the market in terms of the amount of incubators and accelerators alongside the percentage of investments.

The report said, "All regions and populations have differing degrees of entrepreneurship, and this is true in Africa as elsewhere. For instance, Egypt, Kenya, Nigeria and South Africa account for about a third of the incubators and accelerators and 80 per cent of investment on the continent.

Although this is not the only measure of entrepreneurship, there are reasons to explain why some countries push ahead faster with startups, ecosystem development, and commercialization.

"In the cases of these four countries, their economies and populations are larger than most African countries."

It further stated that Nigeria and two other counties were among the top three attracting foreign direct investment in the past 10 years, adding that they dominate the African portfolio investment market.

The report said, "An additional consideration is levels of foreign direct investment and development of financial systems.

"The four countries that show the greatest investment in startups generally have higher FDI and are among the few countries able to access the limited portfolio investment that is made in Africa.

"In fact, Egypt, Nigeria and South Africa ranked as the top three countries on the continent in terms of attracting FDI over the past decade. They also tend to dominate the African portfolio investment market."

It stated that Nigeria attracted FDI worth about $45.1bn from 2011 – 2020.

The report further disclosed that majority of the biggest firms in Africa were state-owned, which is consequential as it drains fiscal resources.

The report advised that there should be a restructuring and commercialisation of state-owned enterprises, adding that certain countries, including Nigeria, needed to note this advice.

In a press statement to announce the release of the report, AfDB's Vice President for Regional Development, Integration and Business Delivery, Dr Khaled Sherif, emphasised the need for an encouraging and supportive business environment for entrepreneurs in Africa.

He said entrepreneurs were instrumental to addressing the continent's economic, social and environmental concerns.

According to him, the continent must provide them with the necessary encouragement and support as the future depends on it.

SON CHARGES TRADERS ON STANDARDISATION FOR AFCFTA

The Standards Organi-sation of Nigeria has asked electrical dealers to uphold the quality standards for them to benefit from the African Continental Free Trade Agreement.

The Director-General, Farouk Salim, gave the advice at a sensitisation workshop for Electrical Dealers Association of Nigeria at the Alaba International Market, Lagos, according to a statement issued by the organisation on Sunday.

Salim said the advice was to ensure the Nigerian market took its rightful place as the largest market in West Africa, in the AfCFTA, adding that the agency was willing to work with the association in ensuring that the market was free from substandard goods.

He said, "For the market to have a good reputation and to have more customers across the world especially with this open border policy in the AfCFTA, it is very important for them to police themselves, find out those people with bad products and report them to us so that we can take them out of the market.

"So far, they have not given us a reason to doubt their commitment towards eradicating substandard goods. Anybody here with certification or who has genuine products does not have a problem with SON."

Executive Chairman, EDAN, Mr Fabian Ezeorjika, said the market authority in complementing the efforts of SON had constituted internal mechanism to checkmate the efforts of those indulging in manufacturing, importation or exportation of sub-standard products.

He added that the association had also constituted an ad-hoc committee called standard and anti-adulteration committees, vested with the responsibilities of standardising and regulating the quality of products in the electrical section.

STRUCTURAL TRANSFORMATION IN SOUTH AFRICA: THE CHALLENGES OF INCLUSIVE INDUSTRIAL DEVELOPMENT IN A MIDDLE-INCOME COUNTRY

Thank you for the opportunity to share my thoughts on this special occasion where we are launching ground-breaking academic work by some of our country's finest researchers and economic thought leaders. As a government that strives to make decisions on the basis of evidence, and decisions informed by results of rigorous scientific enquiry, we value high quality research that helps us respond to the pressing challenges of poverty, unemployment and inequality.

Our reality is that the current state of the South African economy is unsustainable. Real GDP per capita has been declining since 2015. Productivity growth has been slow and appears to be slowing down further; and the unemployment rate has recently increased to record highs of 34.4 %. Part of our policy response requires that we place emphasis on fundamentally transforming the structure of our economy – to move from low growth and low labor absorbing sectors, to sectors of high growth, high productivity and greater labor absorption.

Our focus must also be on how do we upgrade to higher value-added activities within sectors. If we can do this we stand a greater chance of catapulting our economy onto a path of inclusive growth, sustainability and global competitiveness.

The body of work we are launching today will no doubt strengthen our response, in particular, to the challenges we face in our quest for greater and inclusive industrial development.

Over the years, South Africa has made some progress towards attaining structural transformation in pursuit of faster, inclusive and sustainable growth. However, as it is asserted in the book, this progress has been discontinuous and uneven.

We know from economic literature that industrialization – in the structural sense of shifting resources into industry and particularly into manufacturing – has come to be closely identified with persistently faster levels of economic growth and development.

Until well into the 20th century those countries that were "industrialized" would also be those countries with relatively high proportions of output and work-force attributable to industry and in particular manufacturing.

From this we learn that countries that succeed in making the structural shift to industry and manufacturing would have met the necessary and sufficient condition for higher and sustained levels of growth and development.

Put differently, development is intimately linked to industrial production! I am raising all of this background, which you all know, because for me one of the outstanding features of the volume of work we are launching today, is that it is putting industrial policy and the quest for industrialization back at the center of the development agenda – where I think it belongs.

Over the years, South Africa has experienced significant de-industrialization. From a high of around 22% of GDP in the late 1980s to the early 1990s, manufacturing now contributes around 12% of GDP. In addition, the manufacturing sector's capital base has shrunk – from R677.7 billion in 2008 to the current R545.9 billion in real terms. These numbers speak of the decimation of our industrial base. They also speak to significant job losses, widening income inequality and poverty. The decline in manufacturing has been matched by a rapid and significant growth across a range of service sectors.

As from the 1900s, while the contribution of other key economic sectors such as mining, agriculture and manufacturing were either declining or flat, the services sector became the main source of growth. The sector now makes up about 65% of GDP, 63% of employment and 74% of capital formation. The growth of the services sector is driven in the main by credit fueled consumption and import-intensity. Talking of the import intensity of our economy, I often make the point that even in an environment of growth – however minute it may be – our economy continues to suck-in imports. This is in part because of a weak industrial base. This is also a reflection of an imbalanced growth model, which is unsustainable and keeps our economy vulnerable.

For instance, during the commodity boom of the late 1990's and early 2000s, we were unable to optimize the opportunity presented by the boom to effect structural changes, which would have allowed us to translate the boom into sustainable growth and development.

Manufacturing has strong backward and forward linkages to the rest of the economy which make it a significant driver of demand across the economy.

Equally, the sector's ability to interface between agrarian and resource extracting economies and introduce new products and technologies allows it to move the economy forward – from low to high productivity activities.

Further, in an environment, such as ours, where structural unemployment remains stubbornly high, manufacturing has a critical role to play in expanding our skills base and helping us deal with unemployment.

Ultimately, the point we are making is that industrial development is critical for our aspirations, as a nation, for higher levels of economic growth, job creation, transformation, and development.

Structural transformation also has development implications, in that it contributes to promoting and maintaining a competitive economic environment that helps firms to grow and produce profitably.

There is an argument in the book that macro-economic policy has not been supportive of industrial policy. Our point of departure is that macro-economic policy can never be passive in relation to industrial policy. To us, fiscal policy is a powerful instrument, capable of influencing and shaping the orientation and structure of the economy. It is not just the allocation of resources that matters, but also the market structures, institutions and sectors that are enforced or transformed as a result of the deployment of fiscal resources. In addition, the composition of government spending matters for both the pace and the quality of growth.

We are of the view that government expenditure should complement and enable rather than substitute for production in the private economy. Essentially, structural transformation is about building a competitive economy that participates effectively in global and regional value chains. Fiscal policy has a feed-back loop that can drive competitiveness – making it an enabler of competitiveness.

For instance, the pace and scale of infrastructure roll out – which is an outcome of the effectiveness of the use of fiscal resources – has a significant impact on the competitiveness of local firms and the ability of their products to access global value and supply chains. Equally, investments in new technologies, innovation, health, education, training and upskilling of the workforce – all of which are linked to the outcomes of fiscal policy – also have a direct bearing on competitiveness and inclusion.

Another example is that the pace of the vaccine rollout programme has profound implications on the ability of our economy and industries to operate at full capacity. Further proof that the conduct or the deployment of fiscal resources cannot be detached from the goal of enhancing the economy's production capabilities, is the work we are doing through Operation Vulindlela. Through Operation Vulindlela we are implementing microeconomic interventions which we deem as building blocks towards structural transformation. Ultimately, these interventions are aimed at boosting investment, trade, innovation, skills development, breaking barriers to entry, as well as enhancing competitiveness and economic inclusion.

Part of what industrial policy seeks to achieve is greater trade and export diversification – especially diversification to higher, value-added exports. Linked to this is the fact that as a country we have always placed increased trade or exportled growth at the heart of our industrial and economic policies. Accordingly, the kind of export intensity we must pursue should include greater integration of our manufactured products into global value chains with particular emphasis on value chains within SADC and the broader African continent. This we must do in order to take advantage of the African Continental Free Trade Agreement as well as economic linkages and flows between sectors, firms and geographic locations on our continent.

Also, of importance is need to strive for policy coherence and certainty across the economy. In this regard, significant progress is being made to towards ensuring greater policy and regulatory certainty in important economic sectors such as water and sanitation, energy and telecommunications.

Linked to this is the work we are doing to strengthen the capacity of the state not only to implement policy, but also to intervene in the economy in a manner that does not hinder but enhances industrial growth and development. Strengthening the capacity of the state to implement policies draws particular significance since South Africa does not suffer a paucity of policy documents, policy positions and pronouncements. We often say that our problem is not the absence of policies but rather it is the implementation of policies. Emphasis must also be placed on ensuring alignment of policies.

On growing the productive economy Currently, our government working together with social partners at NEDLAC is implementing the Economic Reconstruction and Recovery Plan, announced by President Ramaphosa in October last year. One of the pillars of this Plan is industrialization and growing the productive economy. Through this pillar we are intervening decisively to drive strategic localization, repurpose South Africa's manufacturing as well as strengthen regional and global trade. Ultimately our goal is to significantly increase South Africa's manufacturing output, reduce the proportion of imported intermediary and finished goods and expand the capacity of local suppliers.

As we do this work we are aware that over time our manufacturing firms have been struggling to build their productive capabilities, to diversify their production activities, embrace new technology and develop their domestic supply chains. This has contributed to many of our manufacturing firms remaining uncompetitive and thus unable to be part of the global value chains. This is an area that required ongoing attention.

As I conclude I wish to quote from the book: "Countries that have attained middle-income status, like South Africa, face a number of challenges – in particular, linking up to global value chains while linking back into their domestic economies, and keeping pace with technological change. These, and developing countries more generally, are looking at industrialization and industrial policy as ways of addressing these challenges, escaping premature deindustrialization and changing the structural and institutional configuration of their economies towards higher productivity activities. Indeed, structural transformation and industrial policy are returning to the forefront of national policy debates."

We believe that structural transformation should be placed at the heart of the economic development agenda. We, therefore, welcome the publication of this body of work which we also see as a timely intervention; presenting new ideas and strategies required to unblock long standing economic challenges which have gripped the South African economy for decades. To the team we say: well done!

SOUTH AFRICA ECONOMY GROWS FOR FOURTH CONSECUTIVE QUARTER

South Africa recorded a fourth consecutive quarter of economic growth between April and June, the national statistics agency said, while warning the current quarter could be less rosy.

The continent's most industrialised country saw its gross domestic product (GDP) rise by 1.2 percent in the second quarter of 2021, following a 1 percent increase in the first quarter over the October to December 2020 period.

"Despite the gains made... the economy is 1.4 percent smaller" than before the coronavirus pandemic, Statistics South Africa announced in a statement.

GDP plunged when authorities implemented a first hard lockdown in March last year, closing borders and shutting non-essential businesses for over a month.

Rolling restrictions have since continued to stifle economic activity, with a curfew and lockdown measures still in place as the country battles with a prolonged third coronavirus wave.

GDP "has seen consistent growth since that (March 2020) shock, but not enough to return to pre-Covid-19 levels," Stats SA said. "We're not out of the woods yet."

Already in recession before the pandemic, South Africa took another blow in July when a deadly spree of unrest and looting flared after the jailing of ex-president Jacob Zuma.

At least 40,000 businesses were vandalised in the eastern KwaZulu-Natal province and the financial hub Johannesburg, costing the country billions in losses.

Stats SA said the impact of that "severe economic disruption" would show in third quarter GDP results, scheduled for release in December.

The main drivers of this year's second quarter growth were transport and communications industries, personal services and trade.

Household consumption expenditure increased by 0.5 percent and exports rose four percent — mainly due to growing trade in minerals, precious stones and vehicles among others.

South Africa's economy shrank seven percent last year because of the pandemic, its first annual contraction in 11 years.

DOMESTIC TOURISM 'IS THE ONLY MARKET' RIGHT NOW – TSOGO SUN HOTELS CEO

We have been chatting to movers and shakers in the tourism and hospitality industry during the month, in particular, hotel property owners and developers.

In this episode of The Property Pod, I speak to Marcel von Aulock, CEO of JSE-listed Tsogo Sun Hotels, South Africa's largest hotel operator and owner.

The group, which was spun out of Tsogo Sun's gaming hospitality business a few years ago, has a history going back over 50 years, with its first hotel being the Beverly Hills in Umhlanga that opened in 1964.

Iconic hotel gaming and resort developer, the late Sol Kerzner, played a key role in the early growth and development of the group, which later became known as Southern Sun. In fact, the Beverly Hills hotel is named after Kerzner's daughter.

Marcel von Aulock has effectively been with the broader Tsogo Sun Group for over 20 years, barring a year-long sabbatical of sorts in 2017.

He moved up the ranks to CEO of the Tsogo Sun Group in 2011 and became CEO of Tsogo Sun Hotels in 2018, upon rejoining the group ahead of the unbundling of the hotels division 2019.

Covid-19 has inflicted a heavy blow on the tourism industry since the global outbreak early last year. While initial hard lockdowns and restrictions to travel locally have eased, international and business tourism to SA is still in the doldrums.

Now, more than ever, the tourism industry depends on domestic demand for its bread and butter.

Von Aulock chats about how the hotel and tourism industry is doing and Tsogo Sun Hotels' recovery, with more of the company's hotels opening up ahead of the summer season. He also speaks about the hot-button issue of Covid-19 vaccinations and how vital it is for the tourism industry's recovery efforts.

"We've got 112 hotels in the portfolio, and there are a few different business segments. Of those there are about six or seven that we don't run ourselves. They are legacy properties we acquired with hospitality [Hospitality Property Fund] that are under long-term contracts with Radisson and Marriott.

"And there are about 25 hotels that we manage for third parties. A big chunk of that is some of the gaming hotels which, when we split from gaming, are very integral into the casino – your Palazzo node, for example, at Montecasino.

"We also have about seven timeshare resorts. I think we are the largest timeshare operator in the country. We operate, as you say, for the Liberty Consortium, for Acsa [Airports Company SA], for a pension fund in Zambia. So we've got quite a big management operation itself.

"And then the bulk of our cashflows come from the remaining 80 or so hotels that we own and operate outright for our own account. That covers everything from five-star properties like the Beverly Hills, Arabella, Mount Grace and so on, down to your one-star budget offerings like Sun1."

"Up to now there's very little international travel. There is only essential business travel, which is very small. There's a little bit of the US markets that's come back, very much safari-orientated. So one night in Joburg, up to the bush. But by and large international doesn't exist.

"So that impacts areas like Cape Town – which is built for the international tourist – and Joburg, which has a lot of corporate and a lot of that inbound business travel that's not existing [currently]."

"Domestic is the only market that's out there, and those results are trading at about half our normal levels. Domestic leisure is strong … domestic leisure is very important.

"And then there's quite a bit of domestic government-related travel, which is not so much what we call 'the transient', just a person going about their business, but group stuff where, for example, the Department of Education is doing examinations, the IEC is doing training. So there's a fair amount of that across the country where government has to move to function. But it's all domestic-related.

"The parts of the market that are missing are your international, events and conference tourism … and then your international and your local corporate market. Sandton is still quiet. There is traffic, but it's not what it should be."

"Most of our portfolio is open. Not so much that it is running full, but it's open. We find if you can trade above 10% to 15% occupancy, you are losing less money than if you are closed. So, if possible, we get our hotels open.

"They're also not buildings that like to be closed. They're not designed to ever be closed. If you switch off a building, you start getting issues with your lifts that aren't moving, the lubrication around the cables, and your water systems and so on. So we prefer to have hotels open, even if it's at low occupancy."

"The areas where we still have closed properties are Cape Town, because there is just too much stock without an international market in there …

"But we're hoping that some of this Red List issue will get sorted, and that a bit of a late summer season will come through for us. And then in Sandton some of the big real corporate-focused hotels are not open. Those are your two trauma markets.

"The balance of the portfolio, all our outlying stuff – Mthatha, Bloemfontein, Polokwane – is all open. And most of Africa is open. I think Tanzania is the only hotel that's still closed. Everything else is open."

"These are two different types of transactions. The Hospitality Fund, when we took that over, we had a number of properties that were contracted out to third parties, and Marriott in particular walked away from a number of leases that they had. So we took those in-house, which in hindsight is actually great for us.

"We would have previously had to buy them out of those, and we are quite glad to take those. Arabella is an important one with Mount Grace – because they are leisure, and leisure is doing well at the moment – The Edward [Durban], Hazyview [Mpumalanga] and so on. We brought those in-house and it's about six properties, I think, we've taken over."

STANBIC IBTC TO REWARD CUSTOMERS

As part of its commitment to promoting a savings lifestyle, Stanbic IBTC Bank Plc, a subsidiary of Stanbic IBTC Holdings Plc, has launched a savings campaign to reward its customers for opening and depositing funds in their accounts.

The savings campaign seeks to encourage customers to develop a habit of saving for rainy days while also reminding customers to take advantage of the Bank's end-to-end digital on-boarding and banking experience.

The promo will run for three months, and the Bank's customers stand the chance of winning cash prizes ranging from N100, 000 to N1 million. To qualify for the promo, the Bank's existing customers are required to make a new deposit of N5, 000 or N10, 000, while new customers are required to open online savings accounts and make a deposit of N5, 000 or N10, 000.

Highlighting the importance of having reserve funds to cater to self and family when required, Chief Executive, Stanbic IBTC Bank, Wole Adeniyi in a statement noted that Stanbic IBTC consumer promo as an avenue to appreciate the organisation's esteemed clients while also promoting a savings culture.

Adeniyi said: "We are happy to encourage our customers and reward them for taking financial steps required to build up reserve funds, thereby imbibing a savings culture. We also urge them to take advantage of this opportunity to win cash prizes, ranging from N100,000 to N1 million. All our current and prospective customers need do is make deposits of a minimum of N5, 000."

In addition, he urged customers to leverage the Bank's online account option on the Mobile App and Quick services, as it is quick, safe, convenient, and easy to use.

MTN TO LEVERAGE 5G FOR EXPANSION, WOOS INVESTORS TO NIGERIA

Telecommunications firm, MTN, has revealed plans to latch onto the deployment of Fifth Generation (5G) technology to expand its services in Nigeria.

The operator said its plans would rely on the Nigeria Communications Commission (NCC), which it described as the major determinant of 5G roll-out in Nigeria.

MTN Nigeria's Chief Technical Officer, Mohammed Rufai stated that its 5G service roll out plans will be guided by the regulator's guidelines and timelines.

He noted that the company can only begin to roll out 5G services in Nigeria when spectrum is made available and licences are issued.

"Having said that, we are excited about the opportunities that 5G represents, and eager to participate in the licensing process. The speed and latency that 5G technology offers users is very impressive, and opens up a wealth of possibilities to leverage the Internet of Things and digital services in general," said Rufai at a tech platform monitored by The Guardian.

According to Rufai, 5G will make businesses more efficient and enable consumers to have access to more information at very high data transfer speeds.

"We demonstrated some of those capabilities to customers and other stakeholders when we worked with the federal government to try 5G in Abuja, Lagos and Calabar in 2019."

While the NCC has fixed N75 billion for 5G spectrum and licensing, the Federal Government is hoping for early deployment, anytime from now.

Minister of Communications and Digital Economy, Isa Ali Pantami, had earlier in the month announced the government's approval of 5G at the end of the Federal Executive Council meeting September 8.

He said 5G roll out in Nigeria will be in phases, starting with major cities where there is need for high quality broadband.

IN a related development, MTN Nigeria joined the Federal Government delegation to woo investors participating at this year's edition of the US-Nigerian Investment Summit, which was held September 17-18, in New York City.

The participation was in furtherance of the company's commitment to partner with the FG through the Ministry of Industry, Trade and Investment, to attract investors and investment to Nigeria at the summit themed "Nigeria: The Future of Global Business."

The event, which built on the success of the 2018 maiden edition, had in attendance chief executive officer, MTN Nigeria, Olutokun Toriola as well as chief financial officer, Kadiri.

Toriola, who spoke at the event, highlighted opportunities in Nigeria with MTN Nigeria's success story as a reference.

"We are passionate about the development of our economy. This can be seen in our unrelenting efforts in working with Government and institutions in different sectors to advance economic growth in our nation. We believe in the many opportunities Nigeria avails investors, and our 20-year journey is a testament to the promise the country holds," said Toriola.

FIDELITY BANK TO DEVELOP SMES CAPACITY IN NON-OIL EXPORTS SECTOR

In furtherance of its resolve to help Nigerian businesses build sustainable export capabilities, is set to host the 11th and 12th editions of its Export Management Programme (EMP).

Launched in 2016, the EMP is targeted at preparing participants for real-time experiences in the international non-oil export markets and the broader export market at large. The session typically covers a wide range of topics including Export documentation, Selection and Implementation of Supply Chain Management for Exports, Application of Export Development Business Processes amongst others.

Speaking on the programme, the Managing Director, Fidelity Bank Plc, Mrs. Nneka Onyeali-Ikpe in a statement noted: "As a leading supporter of small businesses, we introduced the EMP five years ago to bridge the knowledge gap in the export business locally and to help participants to compete effectively in the global export market. Given the success we have recorded in the course of the programme and following the yearnings of potential participants, we decided to host an edition of the training in Kano for those who are unable to attend the session in Lagos."

EMP 12 would hold at a soon-to-be announced recently .The sessions would be facilitated by leading faculty from LBS, Nigerian Export Promotion Council (NEPC) staff as well as experts in financial management and exports.

The Managing Director said Fidelity Bank has over the years demonstrated its resolve to grow the non-oil export side of the economy through strategic initiatives and partnerships. For instance, the bank provided over N32.7 billion in credits to businesses operating in strategic sectors including rice, dairy, poultry, oil palm and cocoa in 2019.

THE NIGERIA-SOUTH AFRICA CHAMBER OF COMMERCE

BENEFITS OF MEMBERSHIP

- Opportunity to Network in our vibrant Business Fora
- Over 340 Strong Chamber Members - (inc Blue-Chip Nigeria and South African Companies)
- Relationship with the Consulate on matters relating to Investment, Trade Mission and Visa.
- Special Membership Discount with South African Airways.
- Promoting bilateral trade and interest between Nigeria and South Africa
- Access to information from South Africa-Nigeria Chamber of Commerce
- Assistance with Company set-up in Nigeria and in South Africa
- Access to South African Trade Delegations to foster business related opportunities.
- Access to Business Conferences in South Africa.
- Access to Trade Missions to South Africa.
- Advocacy: Members are represented and their voice heard through the Chamber Committees that address business related issues at various inter-governmental levels.

Please contact The Chamber Secretariat for further enquiries.

Mr. Iyke Ejimofor

Executive Secretary

Tel: 01-2718635; 01-2718636; 08033205614

Email: iykeejimofor@nsacc.org.ng

TRAVEL CHECKLIST FOR SOUTH AFRICA

1. A valid Passport (validity of at least 30days after the intended stay).

2. **Valid Visa**: -Diplomatic Passport are exempted.
   -Ordinary Passport requires visa.

3. **Vaccination Certificate** (Yellow Fever Card) duly and fully completed by a health practitioner.

A fully completed valid card should bear the following information: Full names of the applicant, Passport number, Date of birth, Gender/Sex, Signature of the applicant, Date on which vaccine was taken, Health practitioner's signature and the name of the centre where the vaccine was taken/administered, Manufacturer and Batch number of the vaccine, and official stamp of the vaccinating centre.

Children who are 10years and below require their Clinic/Health Immunization Cards, with evidence of yellow fever vaccine taken at 9/12months.

Valid Yellow Fever Card could be applied in good time at Muritala Mohammed International Airport:

PORT HEALTH AUTHORITY OFFICE.

ALSO NOTE: The validity of your card is 10years.

4. Minor(s)/Child(ren) accompanied by both Parents should have unabridged Birth Certificate.

5. Minor(s)/Child(ren) accompanied by one Parent should have:
   I) Unabridged Birth Certificate(s) for Minor(s)/Child(ren).
   ii) Letter of consent from the other Parent and passport data page.
   iii) Marriage certificate.

6. Minor(s)/child(ren) accompanied by Guardian should have:
   I) Unabridged Birth Certificate(s) for Minor(s)/Child(ren).
   ii) Parental Consent Affidavit (PCA).
   iii) Copies of the identity documents or passports of the Parents.
   iv) Contact details of the person in whose care the Minor(s)/Child(ren)will be in South Africa.

ENSURE YOUR DOCUMENTS ARE COMPLETE PRIOR TO TRAVELLING!

VISA

REQUIREMENTS FOR SOUTH AFRICA

VISITOR'S VISA
1. Application Form fully completed in black ink only
2. Two identical passport size (45mmx45mm) photographs on white background showing the complete face.
3. A valid passport (validity of at least 30 days after the intended stay)
4. Certified copy of passport data page as well as copies of existing visa and previously issued visas, if any.
5. Self introduction letter with physical address and phone number.
6. Introduction/Recommendation letter from an Employer, where applicable, signed with contact details, (full names of the Employer's, approved signatories, physical address and phone numbers).
7. Verifiable hotel reservation/bookings which must be done directly with the hotels and not through third parties, (e.g. booking .com; hotel .com, HRS, etc).
8. Certified copy of international vaccination card (yellow fever card) duly and fully completed by a health practitioner.
9. Proof of sufficient financial status (three months recent bank statement) or financial support letter from employer with three months bank statement) in a case where the Employer is sponsoring the trip. In the event the applicant is travelling on a private capacity, the bank statement submitted should reflect the salary deposited into the applicant's bank statement. Sponsored trips should always have a letter with full details of the sponsor and contact details; as well as a copy of identity card/passport data page. Certain Corporate Entities are exempted from this requirement.
10. Applicant travelling on an official business should, in addition to the above requirements, attach a letter of invitation/confirmation of training/conference, etc. from a South African Company with full details of the Company's Authorized representative; physical address and phone numbers (landline number compulsory). All verifiable bookings (accommodation as well as flight) are required and should be submitted together with the application.
11. Unabridged Birth Certificate for Minors/Children travelling with parents. Where applicable, a consent letter/s with copy/ies of parent/s identification card/passport data page should be attached to the application.
12. Marriage Certificate where applicable and if the intended stay will be for more than 90 days.
13. Verifiable Flight Booking.
14. Visitors to South Africa must have at least two blank pages on their passport.
15. Applications for all types of Visas should be submitted to VFS for Processing.