

Building businesses with finance and advice

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Access to finance is the lynchpin of every small business and Mfanelo Msweli, finance specialist and business advisor with [Tushiyah Advisory Services](#), has made it his mission to see small businesses thrive.



Mfanelo Msweli

He describes his job as “listening, assessing, finding appropriate solutions to small business challenges, and providing enablement. Our aim is to make finance easy and accessible to all ordinary entrepreneurs.”

Through Tushiyah, Msweli’s support of small businesses goes beyond access to finance, and as an effective deal-maker on behalf of the SMEs, he also mentors and advises small black-owned enterprises, always striving to enable growth.

His efforts have paid significant dividends, and since joining Tushiyah in May 2017, Msweli has contributed to real growth to a range of entrepreneurs in markets such as health and beauty, spas, manufacturing, engineering, tourism, car rental, and more. A recent success of Msweli’s was delivering R5 million in expansion funding for an SME tour operator being mentored by Tushiyah, which has seen the company expand to a staff of 100 and become a strong player in the SA tourism sector.

Msweli’s background, training and experience has more than prepared him to meet the challenges of entrepreneurial development. His early life in Durban was influenced by his entrepreneurial father who inspired him and taught him the true value of growing wealth. He learned the lesson well, and after matriculating from Crawford College, Msweli achieved an IMM Diploma from the Durban University of Technology, and more recently, has completed an Advanced Middle Management course facilitated by Bank Seta.

His career, which spans 17 years in the banking sector and three years as a personal advisor, taught him valuable lessons in banking systems and processes, in compliance and risk assessment, while giving him extensive product knowledge and a sound understanding of banking. This has enabled him to navigate the sector, delivering on his mandate to give small and previously disadvantaged businesses access to finance.

Msweli says he moved from the banking sector to small business development because of the vast need for access to finance as well as advice and guidance on how to achieve it that he encountered in the often-embattled SME sector. He knew that with his passion for finding workable solutions and his ability to effectively navigate the banking environment, he could make a difference, ultimately supporting the entrepreneurs “who so dearly require the assistance”, he says.

He describes his biggest challenge as non-financially compliant entrepreneurs who don’t have the necessary documentation and up-to-date financials to support their applications. To this end, Tushiyah is formulating an inhouse accounting service. “Through this service, we conduct assessments of the SMEs and once we have identified the gaps and needs, we are able to provide the necessary support and resources, going as far as balance sheet restructuring, tax advice, and implementing effective financial controls and management.”

Msweli, whose motto in life is Gandhi’s “Be the change you want to see”, is thriving in the Tushiyah environment, where he says he works with “an amazing and dedicated team that believes in what we do”. Reflecting back on South Africa’s history when there were no real support structures for black entrepreneurs, Msweli is delighted to be in the business-building sector today, in a company that walks the journey with SMEs. His advice to young people starting out in the SME sector is, “Be a sponge, in good times and in difficult times; there is always something to learn.”

Tushiyah has a successful 10-year history in growing SMEs with access to finance and business development services to ensure they are supply-ready, and then bringing big and small businesses together, creating linkages, and building access to market to the benefit of all.



About Tushiyah Advisory Services

[Tushiyah](#) is a 100% female- and 60% black-owned advisory services company and one of the leading implementers of ESD (Enterprise and Supplier Development) in South Africa. Their role is to essentially act as a conduit between corporates and SMEs, creating an environment beneficial to satisfying the business connections both need to succeed. Tushiyah means “sound, efficient wisdom resulting in long-lasting success” which is the core value that Tushiyah delivers. The team is comprised of highly qualified and experienced enterprise and supplier development specialists, local economic development specialists, programme managers, business advisors, industry specialists, and accredited trainers in South Africa. Each team member is carefully selected for their compatibility with the company’s core values and ethos and for their expertise. The company was established in Johannesburg in 2008 and operates nationally with offices in Harrismith and Durban, and associates at seven urban and rural centres nationally.

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