

Protecting businesses, employees and families

Helping business owners manage their  
businesses profitably and prepare for health-  
related emergencies

---

PABC (Pan African Business Coalition on HIV and AIDS)  
11th Floor South  
Edura House  
41 Fox Street  
Marshalltown  
Johannesburg  
South Africa  
Registration number 2008/021099/08

email: [daryl.wearne@imagnet.co.za](mailto:daryl.wearne@imagnet.co.za)

Second edition: June 2010  
Published by PABC Johannesburg.

# Table of Contents

<b>WORKSHOP OBJECTIVES.....</b>	<b>2</b>
<b>HOW TO USE THIS WORKBOOK .....</b>	<b>3</b>
<b>UNDERSTANDING THE TOPICS.....</b>	<b>4</b>
<b>INTRODUCTION TO BIZAIDS WORKSHOP.....</b>	<b>6</b>
What is BizAIDS? .....	6
<b>BASIC MANAGEMENT SKILLS.....</b>	<b>9</b>
Planning a business.....	9
Developing an action plan.....	11
Good record keeping practices .....	12
Making a business work.....	18
Business and family risks .....	21
Stages in a developing business .....	21
<b>GROWING THE BUSINESS .....</b>	<b>25</b>
Tools to grow your business.....	25
Applying tools to grow your business .....	28
Developing an action plan.....	29
<b>HEALTH AND SAFETY .....</b>	<b>31</b>
Maintaining a safe workplace.....	31
How HIV affects business .....	32
HIV and your employees and accessing community resources .....	33
Introduction to HCT .....	37
What is HCT? .....	38
HIV testing and disclosure.....	39
Confidentiality and the HCT process.....	41
Consent forms .....	45

<b>PROTECTING YOUR FAMILY: PLANNING FOR INCOME .....</b>	<b>47</b>
Ways to involve your family .....	47
Sharing information with your family .....	48
Developing an action plan.....	49
<b>PROTECTING YOUR FAMILY: PLANNING FOR PROPERTY.....</b>	<b>52</b>
Reviewing ways to involve your family .....	52
Applying inheritance laws.....	54
A basic will .....	55
Developing an action plan .....	57
<b>PREPARING FOR TEMPORARY AND PERMANENT BUSINESS CHANGES..</b>	<b>59</b>
Preparing for business interruptions .....	59
Developing action plans.....	63
<b>PREPARING FOR CHANGING MANAGEMENT OR OWNERSHIP .....</b>	<b>67</b>
The value of your business .....	67
Preparing for changes in business management or ownership.....	68
Developing an action plan.....	70
Selling a business .....	72
<b>HEALTHY LIFE, HEALTHY BUSINESS .....</b>	<b>74</b>
HIV knowledge and awareness.....	74
The workplace HIV and AIDS Policy .....	75
HIV legal issues.....	78
Understanding the two words - HIV and AIDS .....	80
How HIV is spread .....	85
Sexually transmitted infections (STIs) and tuberculosis in HIV infection. Malaria, an overview. ....	88
HIV testing and the window period .....	91
The stages of HIV infection.....	92
Antiretroviral therapy (ART).....	92
Living positively with HIV .....	93
Nutrition .....	95



# WORKSHOP OBJECTIVES



## **By the end of the BizAIDS workshop, you will be able to:**

- Understand how to start and run a successful business.
- Know the value of assets and liabilities.
- Understand the truth about HIV and be able to apply practical measures to reduce risk.
- Create an HIV/ AIDS policy for the workplace.
- Understand how HIV affects men and women, the family, the business and the community.
- Find community service providers for health and legal issues and know where to find resource business centres.
- Protect family and business assets by making sure you save for a rainy day.
- Use practical resources and develop a plan of action to protect the future of the business.
- Appreciate the role that women play in small businesses.
- Understand how the death or illness of the owner or manager of a small business impacts on the business and how income, expenditure and other costs are affected.
- Understand how illness or death impacts on the ownership of a business and its assets.
- Know the rights of employers and employees if they become ill or are unable to work.
- Identify the value of a business when planning for change of management or ownership.
- Prepare personal and business action plans to manage risk and increase profits.
- Develop good marketing practises.
- Keep good business records.
- Write a will and make arrangements for the sharing of your estate after death to protect family and business assets.
- Understand the basic facts about HIV, testing, stages of infection and the legal issues, and basic facts about tuberculosis and malaria.
- Live a healthy and positive life.

# HOW TO USE THIS WORKBOOK

**Step 1** Understand the topic by reading the information.

**Step 2** Read examples of other people's experiences.

**Step 3** Answer questions for yourself.

**Step 4** Read the information given.  
Can it help you answer the questions?



**Step 5** Develop action plans to make your business a long term success.

**Step 6** Call or visit a resource listed in the workbook for further assistance.



# UNDERSTANDING THE TOPICS

## Basic management skills and keeping financial records

Knowing the requirements that make a business successful means that you can apply these to your own business. Managing risk is one important requirement. By identifying the assets and debts that might be at risk, you know what to protect and you can then make plans to do this. To run a successful business, keeping good financial records is essential.

## Growing the business

A business operates in an ever-changing environment, so you need to be well prepared to handle the challenges that continually arise in the running of a business. As the business grows, you will need to formalise business operations.

If the business is not growing as you would like, you need to think about how to become more efficient, or whether to start a different business.

## Health and safety

The southern African region has more people living with HIV than anywhere else in the world. People living with HIV are more likely to be infected by other diseases as well. You, your employees and your business may all be at risk because a person who is sick cannot work. To keep everyone as healthy as possible and to keep your business as productive as possible, some issues that you need to consider are plans for health education, cross-training of employees so that more than one person can do the same job and making sure you keep to the law regarding occupational health and safety.

## Protecting your family: planning for income

The need for food, clothing, shelter and school fees is always there, even if there is illness or other crises. To continue to pay these family expenses, you need to make sure there is enough money coming in from your business or other sources. It is important that you share information about your business with your husband/wife, your family and friends.

This not only helps them to understand why you have to do certain things, and why you have to work, sometimes for long hours so that you can provide for them, but it also means that they can share your experiences and give you help and support when you need it.

## Protecting your family: planning for property

The law decides what happens to your property after your death unless you prepare a proper written will which says what you want to do with your property and possessions.

### **Preparing for temporary and permanent changes**

relatives. It may also be due to business related travel. Whatever the reason, you will not be there to manage your business in person, so it is wise to think about what may happen in your absence.

Illness, an accident or permanent disability may mean that you are no longer able to give your knowledge and specialised skills to your business. It is important to have a plan in place before a crisis occurs, so that if you cannot run the business, someone who has the right skills can take over from you and the business can continue to operate.

### **Preparing for changing management or ownership**

An illness, accident or sudden crisis may mean that you are no longer able to manage your business. Perhaps you have decided to give your attention completely to another line of business while at the same time letting the present business continue running successfully. You may want to consider ways to plan for a handover to someone else in a way that causes very little disturbance to the operation of the business.

### **Looking toward the future**

There may come a time when you wish to sell your business. A profitable sale depends on many issues, including putting a value on your business and finding the right buyer.

### **Healthy life, healthy business**

HIV has a huge impact on business, family and employees. Knowing exactly what HIV is will help you prevent many of the negative results. Taking a voluntary HIV test with counselling will tell you what your HIV status is, giving you the opportunity to take steps in controlling this disease.

## **ICON KEY**



Information



Questions you need to answer



# INTRODUCTION TO BIZAIDS WORKSHOP

## *What is BizAIDS?*

It is a programme that gives business skills to micro businesses, identifies possible risks that might arise and gives advice on how to manage those risks.

It provides tools to help you, as business owners, prepare for health-related emergencies, other problems and risks and to protect your business, employees and families.

We will look at **health issues, legal issues and business issues** in this programme.

The programme is designed to **get you thinking and give you practical action plans** for your business and your family. Each topic ends with developing your own personal action plan.



This programme is brought to you by the American People. The Pan African Business Coalition (NBCs) was awarded funding by USAID through PACT/SA so that it can support BizAIDS training through a number of southern African business coalitions in the future.

Internationally, the vast majority of working people are employed in micro/small/informal businesses. As a result, these small businesses are very important in making a country's economy strong. Small businesses help those people, whom the formal economy is unable to employ, to meet their basic needs, especially where social support systems are not good. It is therefore extremely important that NBCs support this sector.

To help small business owners, The Pan African Business Coalition (PABC) searched for a suitable programme and for the funds to be able to provide this programme to those who need it most.

It chose the BizAIDS programme as the best way of working with men and women who run micro/small/informal businesses throughout southern Africa. The BizAIDS programme combines the simple business skills, health knowledge and legal

information needed by those involved in very small businesses. Also, its method of teaching is easily changed to suit to local conditions throughout the many regions of Africa.

We owe a big 'Thank You' to the American people and USAID for their generosity.

You work hard every day to support and protect your family: to provide food, to have a home to live in, to pay school fees for your children and perhaps to look after other relatives who are unable to take care of themselves.



Your business may be growing slowly or fast. You are not certain about the future, but you are sure that you will be successful.

Perhaps you have already achieved a great deal in your business, or you may be about to start, or just thinking about opening your own small business. It is absolutely essential in all these cases to know how to manage and protect your income and your assets. So you have probably started to think about planning ahead so you can keep your business going well and provide for your family.

What are the things that it is important for you to think about? What are the questions you need to ask? Perhaps you have practical questions about your business affairs, questions about the law, questions about services that will help your family if anything goes wrong. Some of the questions that you must ask and answer for yourself include how to treat your employees, and things concerning your family.

**The purpose of this Workbook** is to provide a practical resource for developing Action Plans to protect the future of a business. It will show a business owner what to do to prepare wisely for the future, particularly when facing the impact of health – related risks such as HIV or AIDS, malaria or tuberculosis (TB).

**Part 1.** Focuses on basic management skills; good record keeping practices; how to run and grow a successful business; business and family risks; protecting the health of your employees and your business, particularly with regard to the impact of malaria, TB and HIV.

**Part 2.** Focuses on how to continue running your business successfully if you are away or ill; how to sell your business; and helpful hints. It also addresses the impact of the HIV epidemic in the workplace, and how to reduce the risks created by HIV both in your business and in your home.

**Part 3.** Contains practical and useful worksheets to help you develop your own business plans for the future. Make copies and fill them in at least twice a year, because they are an excellent planning tool that will remind you of important things to do and help you keep control of your business. It is a waste of time coming to this workshop to learn and then not using the knowledge and tools that you have gained!

**Part 4.** Is a guide to HIV, malaria and TB resources in your community that you can use to help you with any problems you have. This information is offered so that you feel more comfortable about the future. It will also help you avoid being negatively affected by the impact of disease and other risk factors in your business.

The workbook is a summary of what we will share during this workshop. The facilitator will give you more information than you will find in the workbook, so you might like to

use the free pages to make notes. You will be referred to the right pages of the workbook by the facilitator throughout the programme.

**This Workbook will help you to:**

**Understand** the subjects in the workbook through case studies, questions and information.

**Learn through examples** of other people's experiences.

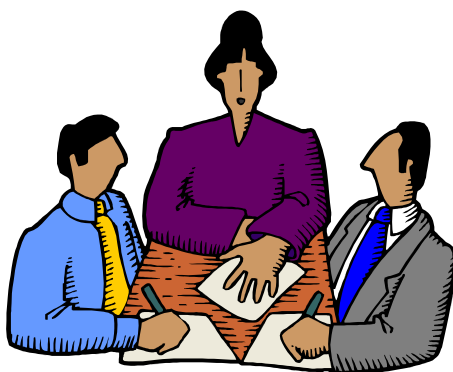
**Answer questions** for yourself.

**Review** the information sections to remind you of what you have learned.

**Develop action plans** to make your business a long term success.

**Find resources** that will give you additional help.

**Feel more comfortable** about the future and help you avoid being negatively affected by the impact of disease and other risk factors in your business.



# BASIC MANAGEMENT SKILLS

## *Planning a business*

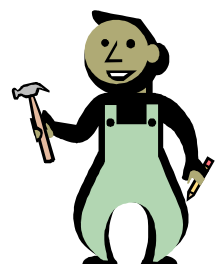


### *Information*

We all need to be able to earn money otherwise we cannot support ourselves or our families. When times are hard, it is often impossible to find employment with a company, and so, we must create our own work. This makes you the boss, and you are in control of your own life. If you work hard and smart, you will earn a good wage. The more you earn, the better you can feed and educate your family, live in a nice home and enjoy a more comfortable life. If you grow the business, you can even employ others to help you.

Even if you have no money or a very little, you can still start your own business and run it successfully by following our information and action plans. If you don't know what work to do, look around at different businesses. What do people want? What can you do to give these people what they want so that they will buy from you? Is there a service you can give? For a business to be successful, you need to deliver a service or product that other people need or want.

If you look around, there are many different types of jobs that include making things, doing things, growing things, buying and selling things. Look at the list we have already made on the flip chart and copy these, and you can probably think of things to add to the list that you could maybe do. Over the next few days, if you have an idea, we will add it to the list, and at the end of the workshop, you might have found a business that you would like to start.



Before starting a business and even if you are already running a business, there are certain steps that you need to take to make the business a success.

## PLANNING

- *Setting goals* Thinking about and working out exactly what you want to achieve in the business and what you need to do to meet these goals.
- *Planning ahead* Realising that there will be problems and perhaps even crises in your business, and making plans about how to overcome these before they happen.
- *Planning for the future* Gives you a framework within which you can develop your business over the next three to four years.
- *Measuring progress* Having a business plan means that you can check against it and see how close you are to achieving your objectives.
- *Accessing resources* If you need a loan, want to bring in partners or to sell the business, presenting a well thought out business plan to interested parties shows them that you are business-like and committed.

Planning can be divided into the following:

### **Cost Plan**

- Shows all the costs a business is *likely* to have in the year/years ahead.
- What materials (goods) will a business need to manufacture a particular product, at what cost? This is called a *forecast of direct material costs*.
- How much it will cost to produce a particular product/service. This is called a *forecast of production costs*.
- What kind of labour do you need to produce a product/service? This is called a *forecast of direct labour costs*.
- How to let potential clients know about your business, and what will it cost you to do this? This is called a *forecast of indirect costs (marketing)*.
- How you are going to run a business, what will it cost you to run? This is called a *forecast of indirect costs (rent, electricity, transport, distribution, etc)*.



### **Sales Plan**

- Shows all the sales a business is likely to have in the year/years ahead. This depends entirely on the market size and how much a business can produce.

### **Cash flow Plan**

- Shows how much cash a business is expecting to flow in and out.

When planning, you need to follow these steps:

- Get information about the past year.
- Analyse the past performance of the business.
- Lastly, work out the forecasts for the following year or years.

# Developing an action plan

The Workshop Facilitator will explain how to develop **Action Plan 1: A Business Plan.**



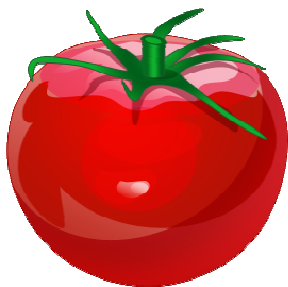
## Action Plan 1: A Business plan

Action plan	Who can help?	How	Date action completed
Set short-term goals for your business.			
Review these goals regularly using financial records.			
Develop a cost plan.			
Develop a sales plan.			
Develop a cash flow plan.			
Examine your profit and loss statement regularly so that you know exactly how the business is performing.			
Make a plan to manage problems that might arise in your business.			
Identify resources that you can access to help your business grow.			
Set long-term goals over at least three years as to where you want your business to be. Review these regularly so that you keep on the right track.			

# Good record keeping practices

One of the most important things that has to be done to make a business successful is to keep records of the money coming in and money going out. In this way, you learn how much you can afford to pay yourself, what you spend on expenses and what you get in income and profit.

One of the most important ways of making a business successful is to keep records of money coming in and money going out. In this way, you learn you how much you spend on expenses and what you get in income and profit, and how much you can afford to pay yourself. Money coming in is called income, money going out is called expenses, and if you have more money coming in than going out, you have made a profit. If you have spent more money than you have earned, you have made a loss.



As an example, pretend that you have a fruit stall and your supplier sells you a tomato for one rand fifty cents. It is getting late in the day and you need to go home to cook for your children. It's been a bad day and no one has bought anything from you. A customer comes around and wants to buy the tomato. You want to get rid of it and go home, so you put it in a plastic bag sell it to her for one rand. If you sell a tomato for one rand, but your supplier charged you one rand fifty cents for it, what have you made? You have made a loss of fifty cents.

Originally you had one rand fifty, now you only have one rand. However, that's not all. How much did the plastic bag cost you? Maybe about twenty cents. How much did it cost you in taxi fare to get to the market?

So you see, it's not just the cost of the product you are selling, it's all the other things that have to be paid for, like the plastic bag and your taxi fare. These are all expenses, and make up the *total cost* of a product. You won't make a profit unless you charge more than the total cost. So you have to find a way to buy your supplies more cheaply, then you can sell them at a reasonable price that customers will pay. You also should try to cut down on other expenses like travel. To get an accurate picture of what your expenses are, you need to keep records. You can refer to these and they will give you a complete picture of how your business is running, and where you are perhaps making mistakes that you can put right before they get to bad and your business is in trouble.

## Importance of keeping records

- They tell us how a business is doing.
- They show us where the money is going.
- They help us increase profit and decrease expenses.
- Using them, one can prepare a Profit/Loss Statement.
- A business can't get a loan without them.
- A business needs accurate accounts to work out how much tax must be paid. This applies only to bigger businesses.

## CASH CONTROLS

### ▪ **Keep a daily record**

- Write down all money that comes in and where it comes from, and all the money that goes out and where it goes to.

### ▪ **Bank often and keep cash locked up**

- Savings help to finance emergencies.
- Keeping your money safe in a bank will help you not to spend it unless you really need to.

### ▪ **Don't give credit**

- Many small businesses fail because their owners give too much credit. Don't give credit unless you absolutely have to. Don't give money to family or friends.

### ▪ **Collect debts**

- Don't allow long standing debts. It's YOUR money, and you need it to support yourself and your family.

### ▪ **Calculate profit and loss**

- On a regular basis, check if you are making a profit or a loss.

### ▪ **Record keeping**

Writing down how much money:

- A business receives – details of the deal.
- A business pays out – details of the deal.

## A SIMPLE SYSTEM OF KEEPING RECORDS

First we'll look at a simple income and expenditure worksheet. We will draw and label the columns and count the cash you have. *Cash in hand* is the money you have to spend at the start. Then you can fill in your own **Cash Book in Worksheet 1**.

Date	Details	IN	OUT
1 Feb	Cash in hand	50	
2 Feb	Paid helper		10
2 Feb	Sales	100	
3 Feb	Savings		10
3 Feb	Sales	80	



## PROFIT

To make a profit is the main reason why most people start a business. Profit is the difference between the money a business receives from sales and all the costs it has to pay. These costs include raw materials, stock, labour and administration costs.

### Calculating Profit:

$$\text{Profit} = \text{Income} - \text{Expenses}$$

#### Income:

All the money a business receives when it sells its products/services.

#### Expenses:

All the money a business pays out for:

- **Direct material costs** - money spent on buying all the materials needed to make (manufacture) a product – *these costs can be easily worked out for each product manufactured or bought.*
- **Direct labour costs** - money used to pay workers that you employ to make your product.
- **Indirect/administration costs** - all other money spent in running a business, like electricity, water, transport, marketing and salaries of workers such as salespeople.



## PROFIT/LOSS STATEMENT

To create a Profit and Loss Statement, there are certain steps to be followed.

### 1. Draw up a cash book.

#### CASH BOOK

Date	Detail		In	Out	Balance
Feb 1	Cash in Hand	250			
Feb 2	Sales		40		+40
Feb 2	Bought vegetables			13	-13
Feb 3	Sales		15		+15
Feb 4	Bought fish			10	-10
Feb 4	Sales		80		+80
Feb 4	Wages for carpenter			20	-20
Feb 4	Savings			5	-5
Feb 5	Charity donation			2	-2
Feb 6	Sales		100		+100
Feb 6	Transport			25	-25
Feb 6	Glue			5	-5
Feb 6	Wages for salesperson			10	-15
Feb 6	Bought stock			100	-100
TOTAL		250	235	190	+295

## 2. Draw up a profit and loss statement.

### PROFIT AND LOSS STATEMENT

#### Steps you can follow when preparing a Profit and Loss Statement:

- From the Cash Book, add all your sales for that period. (235)
- Add the amount of all direct material costs for that period. (128)
- Add the amount of all direct labour cost for the period. (30)
- Add the amount of all indirect costs for that period. (32)
- Subtract the expenses from the income. This is your profit or loss for that period. (235 - 190 = 45)
- Add cash in hand. This is your total profit. (45 + 250 = 295)

### PROFIT/LOSS STATEMENT

Profit/loss Statement as of 1 March			
Cash in hand March 1	250		
	IN (Income)	OUT (Expenses)	
Business sales	235		
Direct material costs		13+10+15+100	
Indirect costs including savings)		5+2+25	
Direct labour costs (salaries)		20+10	
<b>Totals</b>	235	190	
<b>Profit/Loss</b>			+45
<b>Cash in hand March 1</b>			250
<b>Total Profit/Loss</b>			+295

### CASE STUDY – MRS CHAUKE

Mrs Chauke runs a small food and grocery shop in Ivory Park. She travels by taxi to the large discount market twice a week for supplies. Her shop is popular, yet she doesn't seem to be earning enough money to save regularly for her son to go to college after he has left school. Her husband earns quite a good wage working for a construction company as a carpenter and driver, but all of his money is used for household expenses and the children's schooling. The taxi fare is expensive, and she can't buy large quantities of supplies as they won't fit into the taxi. Also, she can't close the shop on the days she goes shopping, so has to employ and pay a young man to help out who isn't really good with the customers.

# ? Questions

*You can add your own questions and answers to this list.*

## **How can Mrs Chauke reduce her expenses?**

- She can buy more products at one time and get a discount.
- She can run the shop without an assistant.
- She can go shopping only one day a week and save taxi fare.

## **How practical are these suggestions?**

- Buying more products at one time will make them cheaper.
- If she has no helper, then the shop has to close on Mrs Chauke's shopping days, and she loses money.
- If she only goes shopping one day a week, she saves taxi fare but hasn't got enough products to sell in her shop, and some things, like bread and milk, will go bad and no one will buy them.

### **CASE STUDY – MRS CHAUKE**

**M**rs Chauke is a good record keeper. She went through all her receipts, invoices and bank statements to see exactly how much money was coming in and going out. She noticed that her transport expenses were high and that she had to throw away a lot of milk, butter and bread that was stale. So she lost income there too. She also



made a budget, putting her expenses in one column on a piece of paper and what she would like to earn in another column. She thought about ideas for making more money. She realised she needed to buy large quantities of some products to get a discount, and smaller quantities of others, like bread, so it would stay fresh. She thought about her skills, and ways to make this happen.

She spoke to her husband and asked if his boss would let him use the truck to buy very large quantities of the products she needed at the discount market. She said she would pay for the petrol which would be cheaper than a taxi, and her husband could do this after work on a Friday when they knocked off early. His boss agreed to this and Mrs Chauke saved so much that she was able to buy a fridge which kept the milk and butter fresh, and allowed her to add cold drinks to her stock. She decided to bake her own bread and cookies, and these soon became so popular that she was able to buy a better stove and bake cakes as well. And of course, she doesn't need someone to look after the shop, because now she is always there.



## ? Questions

*You can add your own questions and answers to this list.*

### **Is the business really making a profit?**

#### **How would Mrs Chauke really know if her business is making a profit?**

- By keeping records of income and expenses like:
- The cost of making cakes, bread and cookies.
- The extra electricity used for the stove and fridge.
- Packaging, like paper and plastic bags.
- Petrol for the truck.
- The time spent by her husband shopping.
- The increase in the range of products.
- The increase in the sales of products.
- An increase in her bank balance and savings account.

The Workshop Facilitator will explain how to complete **Worksheet 2: A Basic Profit/Loss Statement.**

## ? Record keeping

*You can add your own questions and answers to this list.*

### **What kinds of financial information should be recorded?**

- Income – sales, receipts.
- Expenses – purchases of stock, equipment, salary payslips and other costs such as transport.
- A paper record for all business dealings, like receipts and invoices, should be made and kept.

#### **List the financial records that should be kept.**

- Bank accounts – cheque book stubs, savings, credit or debit cards, internet transactions, bank statements.
- General ledger – a journal, which is a special book used to record all income and payments.
- Profit and loss statement.
- Cash flow statement.
- Balance sheet.
- Budgets.
- Receipt books.

### **State at least five reasons why keeping financial records is important.**

- Gives a clear picture of the overall financial performance of the business.
- Allows you to see which parts of the business are doing well so that you can improve profitability in weak areas.
- Gives a clear understanding of your cash flow.
- Needed for tax filing.
- Used for future planning and to compare how the business is doing from period to period.
- Provides true financial information when seeking a loan, finding other partners or selling the business.

### **Give at least five tips for managing or handling cash.**

- Keep daily records.
- Keep all personal and business money separate.
- Deposit money at the bank regularly.
- Limit the number of people who are allowed to sign cheques, have access to credit cards and deal with bank accounts.
- Make sure that two people in the business must sign every cheque.
- Save money often.
- Don't give credit even to family members.
- Don't allow long-standing debt.
- Prepare regular financial statements.

### **Give information about the budget – who prepares it, how is it prepared, when is it prepared, what information is included, why is it important?**

- The owner or someone who knows about finances should prepare the budget.
- The budget should list expected income and expenses and what cash is needed for the business over a period of time.
- A budget should be prepared regularly, every six or twelve months. It can be updated as new information becomes available.
- Budgets provide a look forward at the future needs of the business and help the owner see very early where possible problems might arise.
- A budget can be prepared using estimates (an educated guess) for new businesses or past information for existing businesses.

## ***Making a business work***



### ***Basic structure of a successful business***

As an individual you need certain qualities in order to make a business run successfully. You need the skills that relate to the business you are managing; you need to be a hard worker; but most of all, you should be enthusiastic about your work. It's no use going through life day after day and hating what you are doing. So if this is how you feel, think of another way to earn money! You will never be a success unless your attitude is right. So choose to do what you really enjoy, apply what you have learnt about running a business, and the profits will follow.

Just as you require certain characteristics to work effectively, so a successful business needs the following four parts, like the legs of a chair:

- A business idea and a market (what is my business and who are my customers?).
- Knowledge. Ability. Experience. Skills. (What do I know? What experience do I have?).
- Resources, money and inputs – supplies, employees, equipment, etc. (Do I have access to the resources required to successfully run this business?).
- Motivation and determination. Hard work, yours and your employees'. (Am I willing to make the commitment and sacrifices to successfully run this business?).



Without one of these 'legs', the chair will wobble or fall. You must have all four tools to run a successful business.

### **A business should:**

#### ***Support itself***

- Make enough income from sales to become financially sustainable.

#### ***Support your family***

- We are in business to take care of our **family** – husband/wife, children, even our parents.

#### ***Save***

- Save for unexpected emergencies without risking money, perhaps to buy raw materials etc.
- Savings are helpful for growing the business.

The Workshop Facilitator will explain how to complete **Worksheet 2: Basic Profit and Loss Statement**.

## **? Questions**

*You can add your own questions and answers to this list.*

### **What is risk?**

- Risk is taking a chance without having full knowledge or control over a situation and not being sure what the outcome will be.
- It could be a danger, threat or hazard – if something negative, bad or unexpected happens, the result will always lead to trouble, damage or disaster.

### **What kind of risks does a business owner face?**

- Market risks                      Competitors, lack of suppliers, too few customers.
- Financial risks                  Not enough funding, poor financial controls.
- Management risks              Lack of knowledge or expertise, poor performance.
- Health risks                      HIV, TB, malaria or other chronic or weakening illnesses that affect owners or employees.
- Socio-cultural risks              Rejection by family and friends who might think that it is not correct for a particular person to be running a business. For

example, some communities think that women should not work outside of the home.

### **Why is it important to measure and manage risk?**

- Thinking about possible risks before they happen means that you can make plans to reduce risks or get rid of them.
- Some risks have more impact than others, so measuring risk levels helps you to focus on those most dangerous to your business.
- Identifying and managing risks helps ensure that your business continues to operate profitably.

### **How do business risks affect your family?**

- They affect income and your standard of living.
- They affect your quality of life by increasing stress and decreasing your leisure time, which also affects family relationships.
- They can affect the balance of power within the household, for example, between a husband and wife.
- If family members are working in the business, it must be explained to them that they are employees, and they are expected to act like an employee and not like a family member.

One thing that is important to mention is that women entrepreneurs and those with disabilities have a more difficult time in starting a business and keeping it going. They face additional risks, which are different in each region or country. These include:

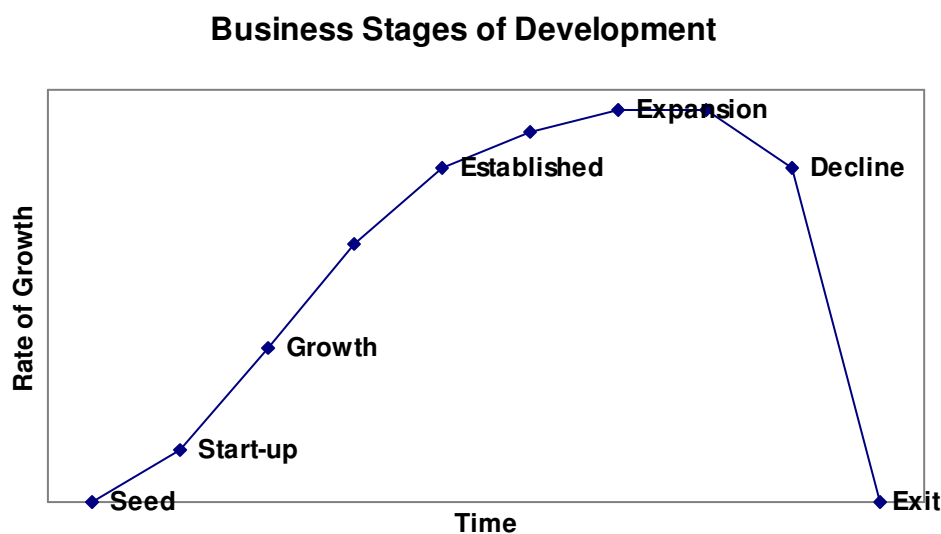
- **Property rights:** Only two percent of the world's land is owned by women. In 25 percent of developing countries, women do not have the right to own land. This affects their ability to access finance and to grow their businesses.
- **Finance:** It is more difficult for women, people with disabilities and those living with HIV to get loans from banks and other financial institutions.
- **Income:** Many common law systems treat women as dependants rather than as individuals in their own right. This means that they often do not have control over their own income.
- **Lack of skills:** Many countries do not give women and people with disabilities the same standard of schooling as men.
- **Marketing support:** Businesses owned by women often do not receive enough marketing support and are also discriminated against, especially in the informal sector.
- **Lack of time:** Woman, even when working in their own businesses, are still expected to run the household, which gives them less time and less independence to run the business.



# Business and family risks

The Workshop Facilitator will explain how to complete **Worksheets 4A and 4B: My Business Assets – value of what I own; and My Personal Assets –value of what I own. Money that I pay for business each month.**

## Stages in a developing business



### Introduction

Businesses pass through stages of development much as children do.

These stages may not occur at a definite time and a business may not pass through all stages, especially if it is a very small business.



It is important to know a little about each stage, because it can affect the success of your business.

We are looking at these stages of development to help you think about the challenges you may come across in the future and the business decisions you should make at each stage to reduce risk. There are seven stages in the development of a business. We can compare this to a corn plant. First, you plant the seed, then water it. When the seed begins to grow and you can see the green leaves, you feed it so that it grows big and strong, and you take out any weeds so that the corn does not have competition for its food. With the right feeding and water, you produce a crop of corn - from one small seed to a large number of corn cobs on the plant. This is





your harvest, and if you are lucky, there has been enough rain and sun during the growing season to produce a good harvest, which you and your family can eat, or that you can sell and make a profit. If you have not worked in the corn field or the season has been dry, you will not have enough corn to eat, or to sell.

### **Seed stage.**

This stage is where you have an idea for a business and are seeking the information and resources for the 'four legs' of our chair, which are:

- Business idea and market. (What is my business and who will be my customers?)
- Knowledge. Ability. Experience. Skills. (What do I know? What experience do I have?)
- Resources. Money. Inputs – supplies, employees, equipment, etc. (Do I have access to the resources required to successfully run this business?)
- Motivation and determination. Hard work, yours and your employees. (Am I willing to make the commitment and sacrifices to successfully run this business?)



At Seed stage, there are probably only one or two people in the business, the entrepreneur(s). There are no customers at this stage. No income has been made yet, everything is financed from the entrepreneur's savings.

- The main risks and challenges at this stage are that there are no customers for this business yet and no resources such as funding or skilled employees.
- There are legal requirements to starting the business which must still be done, like getting a trading license.
- You might not have enough time to spend making your business idea work and managing the business, especially if you have other household responsibilities.
- There are other businesses doing the same thing that are in competition to you.
- Family relationships may get in the way of allowing to you to grow your business further.

### **Start-up stage.**

This is the stage when enough money has been raised to start the business, and if necessary, staff have been employed and trained. Equipment has been bought, and the entrepreneur has entered the market with the business.

At Start-up stage, part-time employees may be hired. The business is trying to attract new customers and starts to earn income, but not enough to cover the expenses. The entrepreneur needs to continue to finance the business from savings or from business loans.

- The main risks and challenges at this stage are that the business may not attract enough customers.
- The owner does not have enough experience to operate the business.

- He or she may be using the start-up cash too quickly before reaching the level where enough income is coming in to cover costs, and can't always pay for the supply of resources (supplies, employees, etc.).

### **Growth stage.**

The business is attracting many new customers at this stage. It is becoming known in the marketplace and is developing a good reputation.

At Growth stage, it is adding employees, and there is perhaps a need for a paid manager. The number of customers is growing quickly. Income is also growing and is enough to cover the business expenses. If there are profits, they are invested back into the business.



- The main risks and challenges at this stage are that with the quick increase in customers, they might want products or services that you hadn't originally thought of and it might be difficult to obtain all the resources needed to meet the growth.
- Customer service might be at risk if staff that are not properly trained are hired.
- The successful growth of the business attracts more competitors. They look for ways to make themselves different from you and may cut costs or prices to attract customers.
- Record keeping systems may not be good enough for the fast growing business, and employees will need extra training so they can take over some of the owner's duties.

### **Established and Expansion stage.**

This is the stable stage of the business, with operations and customer needs balanced. It leads to the **Expansion stage**. During these stages, there are enough employees to run the business, and enough customers to make the business profitable.

- The main risks and challenges at this stage are that the business owner is too satisfied and confident about how the business is running and forgets that customer needs often change.
- The owner may not take advantage of the fact that the business is running smoothly to think of new ways to improve it. Business grows not through new customers, but through changes in the products or services.
- You may not understand your new competitors or the marketplace very well. The same research is needed to expand a business as was needed in the seed and start-up stages.
- If the owner or family members are ill, they could take out too much money from the business which means that the business has no resources to keep it going or to expand.

**Decline stage.**

This stage is the one in which customers no longer want your product or where profits are so small that only large-scale producers can be profitable. Examples include typewriters, vinyl records, (products that are no longer wanted) and the textile industry (countries that can produce low cost goods, like China, have replaced more expensive South African products and workers have lost their jobs).

At this stage the number of employees is falling because sales are less or because salary costs must be saved if the business is to remain profitable. The business is losing customers, either because they don't want your product or services any longer, or they can get the same thing at a cheaper price somewhere else. Income is falling and there probably is no profit. You may not be able to pay for your business expenses.

- The main risks and challenges at this stage are that the owner will probably not know how to save the business and make it profitable again.
- Borrowing money to continue the business will not help in the long run. It will not be enough to make major changes that would improve productivity or to manufacture different products.

**Exit stage.**

This is when the business either closes or is sold. The owner may wish to retire, so this stage doesn't always mean that the business has failed. If the business is still running at a profit, the owner may want to sell it.

At this stage, if the business is healthy, then it will be bringing in enough cash to carry on and grow, and can be sold making the owner a profit. If the business has failed, then there is not enough income to meet the needs of the business.

- The main risks and challenges at this stage are finding buyers for the business and selling it for a profit.
- It is often difficult to decide on how much the business is worth.

# GROWING THE BUSINESS



## Introduction

A business operates in an ever-changing environment, so you need to be well prepared to handle the challenges that continually arise in the running of a business. As the business grows, you will need to make formal arrangements and have systems in place to operate the business. If the business is growing as you would like, you need to think about how to become more efficient, or how to start a different business.

## Tools to grow your business



## Swot analysis

### WHAT IS SWOT?

**SWOT** is a simple way of seeing how your business is operating at any one time and identifying ways to make it more profitable. We write the letters S, W, O, T vertically from top to bottom to allow room to add information next to each letter.

- |                      |  |
|----------------------|--|
| <b>S Strength</b>    | <i>Examples:</i> strong reputation for a quality product, good business location, well displayed products, high turnover that ensures fresh and up-to-date products, well-trained employees, good training programmes and experience, cash savings.                                    |
| <b>W Weakness</b>    | <i>Examples:</i> very little savings available in case of an emergency or to expand your business, poor business location which doesn't attract customers, suppliers can't get to you easily, badly trained employees, poor financial records.   |
| <b>O Opportunity</b> | <i>Examples:</i> new shopping centre opens which draws more customers to the area, a new supplier enters the market, new products are introduced by suppliers, you have access to business training programmes.  |
| <b>T Threat</b>      | <i>Examples:</i> other competitors enter the marketplace, a competitor reaches an agreement with your supplier to supply only him and no one else with new products, introduction of replacement products in the market, road construction resulting in a detour around your business. |



## HOW TO USE THIS TOOL.

**Analyse** each issue that affects your business, thinking about competitors, customers, suppliers and the marketplace in general.

Some issues you can **control internally**, others are **external and out of your control**, but you can try to influence or change these issues.

By using the analysis you can make these business plans:

- Maintain your strengths.
- Turn your weaknesses into strengths.
- Minimize the threats to your business.
- Seize new opportunities.



The plans you decide to make should include **short and long-term** issues taking into account what additional **resources** you need to make your plan work.

### How often should you do a SWOT analysis?

**Once a year** you could include it as part of your budgeting process, although you may want to do it more often if your market is growing fast.

## Marketing 5 Ps

### The Marketing 5 Ps are:

- **Product** What you sell.
- **Person** Your customers.
- **Price** Your selling price.
- **Place** Where your product is sold.
- **Promotion** How do you let people know about your product?

We show them in the shape of a pie because no single issue is more important than another in looking at business opportunities.

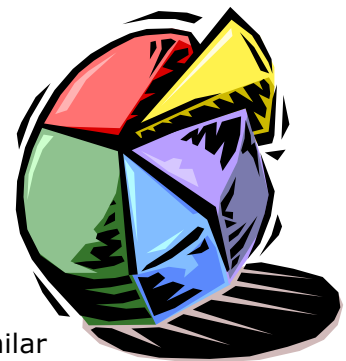
### Why you should use this tool.

To identify ways to make your business different from other similar businesses and improve profitability.

You can analyze any of the **Ps** to identify **new opportunities**. Pick a '**P**' and ask a question. For example:

#### **Product**

- The quality of your product or service.
- Your product's/service's unique features; value added features; the benefits of these features.



- What are you doing differently to attract customers when there are competitors in the market? The product must satisfy different needs and wants such as design, size, colour, comfort etc.
- What other products could you offer that your customers would buy?

### **Place**

- In what other places can you find customers?
- Where is the business located in relation to the market?
- There are certain things an entrepreneur needs to think about when choosing a place to trade including, but not limited, to the following:
  - The costs that go with your location.
  - The marketing importance of the location.
  - Residential vs. commercial location.
  - Is there potential for future market growth at the location?
  - Traffic flows in the potential location.

### **Promotion**

- Advertising
  - Sign boards, posters, handouts, business cards, special letters and photos, newspapers, radio, television etc.
- Promotion
  - Getting clients to buy more! Displays, competitions, demonstrations, group selling, special price offers etc.
- Publicity
  - Free promotion through an article in a newspaper or a magazine which tells people about a product or service that you offer.
- Salesperson
  - How well a business treats its clients; skills of the salesperson.

### **People**

How can you find new customers?

People often think that changing '**Price**' is always the answer for growing a business. However, we know that there are many different prices for the same product, for example shoes or soap, but customers do not always buy products only because of the price.

Whichever **P** you choose, always think about your **competitors** and the **marketplace** in general, then **develop** your own plan.

Include **short- and long-term** items in the opportunities and plans you identify as well as the additional **resources** that you will need to make your plan work

# Applying tools to grow your business

## CASE STUDY – MR SHEZI



Mr Shezi began to notice that business was not as good as it had been last year or even six months ago. As he went through his records carefully, he could see that there were now fewer customers in his popular haberdashery shop and less fabric was being sold. Mr Shezi had not changed his stock for some time, though he offered the same reliable service as ever. There was no new competition in town. What was the problem? What should he do? Mr Shezi recognized that he needed to become more efficient in his business and that he needed to plan for the future to prevent sales from dropping further. He is considering adding a design and tailor shop to his existing business.

*Keeping your business competitive is the key to keeping customers and finding new ones*

# Developing an action plan

The Workshop Facilitator will explain how to develop **Action Plan 2: Growing your business.**



## Action Plan 2: Growing your business

Action plan	Who can help?	How	Equipment /materials required	Date action completed
Update all financial records and gather all business documents into one, safe, place.				
Identify a person or persons who can keep your business documents safe and make them available to you when needed.				
Identify ways to extend business and get new customers.				
Identify ways to reduce costs but continue to produce quality goods or services.				
Apply SWOT and 5 P methods to asses your business.				
Consider and explore new business opportunities.				
Find out where you can obtain finance to extend your business or to go into another business.				



## Information

Mr Shezi was wise in recognising that his business needed attention or it would not continue to be profitable. Using the 5 Ps and SWOT analysis, you came up with some good ideas to improve his business. Keeping your business competitive is the key to keeping customers and attracting new ones. A healthy business provides income for your husband/wife, family and employees.

It would serve your business best to have all the necessary documents in a single file or notebook. Legally, you have to display certain documents in a public area. It's a good idea to make a copy of the ones on display for your file, just to have the file complete. Keep your personal records in a second file or notebook. It is important to separate business records and personal records.

The files should be available in case of emergency but kept confidential and in a safe place. Is there someone you trust to protect your interests, for example, your lawyer, your accountant, or your bank, who would keep this information for you?



One of the dramatic impacts of HIV is that the disease is reducing the population of young, strong, productive and income-earning people - your customers. *This is especially true if your business is located in an area with a high level of HIV infections.* Perhaps you need to consider adding new products or services to your business as a means of expanding your customer base. Or starting another business that will meet the needs of a different group of people. Planning for the future is good business practice.

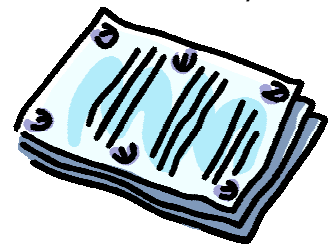
Another good business practice is looking for ways to cut costs without reducing the quality of customer service. Can you cut the stock level but still keep it high enough to meet customer demands? Can you share facilities or rent out part of your space to bring in more income? Do you advertise? Are your advertisements giving the right message to the right target market? Good business practices will help your business to be as cost-effective as possible without sacrificing the quality of your product or your service to customers.

## ? Questions

*You can add your own questions and answers to this list.*

Do you have the documents necessary for your business and do you know where they are, for example:

- Income tax reference number.
- Salary and wage registers.
- Books of account.
- Stock sheets.
- Title to business vehicles.
- Insurance documents.



Have you considered ways to expand your business and find more customers?

Have you thought about your business expenses and how you can reduce them?

# HEALTH AND SAFETY

## *Maintaining a safe workplace*



### Information

If you offer medical aid benefits to your employees, all schemes must have a minimum level of benefits to employees with HIV. This will help ensure that employees with HIV receive proper medical care and are able to continue working in good health for a longer time. Workers with HIV infection who are healthy (you may not know who they are) should be treated in the same way as any other worker. Workers with HIV-related illnesses should be treated the same as any other worker with an illness.

Make sure you know what the law says about employee illness or death. You can get this information from your lawyer, a community advice office or a paralegal. Remember that all employees are entitled to be paid sick leave under the law.

Protecting the health of your employees helps to protect your business from the negative effects of absenteeism; time off to visit sick employees; time off for funerals; low employee morale because of wrong information or no information about HIV; and an unsafe work environment which can create a risk of disability or death.

Apart from illness, an employee may be exposed to injuries at the work site. For example, if:

- a heavy box falls from a high shelf and hits a worker;
- someone's foot is caught on a stair and she falls down;
- a delivery vehicle has an accident and the driver is injured.



Find out what rights The Occupational Health and Safety Act or other laws gives workers regarding health and safety at work. Also find out what safety laws say an employer must provide. Usually this is to maintain as far as is reasonably practical, a working environment that is safe and without risk to the health of his employees.

Sometimes an accident at work can cause a bleeding injury. If the injured person is HIV-positive and someone who tries to help him or her also has an open wound, there is a small chance of the helper becoming infected if his or her wound comes into contact with the injured person's blood. The employer has a responsibility to make sure that the workplace is safe and that employees are not at risk of HIV infection at work.



Find out what the regulations are in this regard. Do you need to keep rubber gloves in your first aid box? Do you need to train all your staff so that they know what safety measure to take if an accident happens? Also find out what rights employees have to compensation for disablement or death for injuries and disease they get while working.

An important area of concern that is often overlooked in the workplace is the safety of women employees. They are often vulnerable to harassment and even violence by male employees, customers and even a male employer. All businesses should guard against discrimination of women for any reason, and make the laws in this regard known to all employees.



## ***How HIV affects business***



### ***Information***

The southern African region has more people living with HIV than anywhere else in the world. People living with HIV or AIDS are more likely to be infected by other diseases as well. You, your employees and your business may all be at risk because a person who is sick cannot work. To keep everyone as healthy as possible and to keep your business as productive as possible, some issues that you need to consider are plans for health education, teaching employees more than one skill so that more than one person can do the same job if there is a staff shortage, and making sure you keep to the law.

There are HIV workplace prevention and education programmes available for small businesses. The best place to start would be with your local Chamber of Commerce or with the AIDS Help Line, if there is one, that can refer you to facilitators or peer educators who can help you. We recommend that every business work towards developing and putting in place an HIV programme aimed at preventing new infections and providing care and support for employees who are infected or who have family who are infected. Every sexually active adult is at some risk of HIV infection unless they have only one trusted partner who has been tested for HIV and who is HIV-negative. The workplace is a good location to educate people about how transmission of the virus that causes AIDS does and does not take place. When you provide HIV education to your employees, think of inviting their partners to join in and to learn as well.



# HIV and your employees and accessing community resources

You can refer to **Part 4: Resources – Where to go for help.**

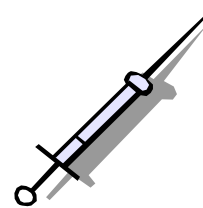


## HIV and your employees



As an employer, you cannot insist on pre-employment testing for HIV. Lawfully, you may consider only whether the person has the necessary qualifications and is medically fit to do a particular job.

What is HIV and how it is transmitted? HIV is a virus which kills the cells in your body that help you fight off infection and disease. These cells are part of what is called your immune system. Think of the virus as an attacking army with powerful weapons that can overpower your body's defences unless you keep strong. HIV often takes many years to weaken the immune system and you cannot tell if anyone has HIV just by looking at them. HIV can be passed from person to person by someone infected with HIV who has unprotected sex with another, or using contaminated drug injection needles. It can also be passed from a mother to a baby when she is pregnant, when she delivers the baby, or when she breastfeeds her baby.



What is AIDS? AIDS is a disease that you get when HIV destroys your body's immune system. It is the result of the powerful attacking army winning a battle against weak defences. Normally, your immune system helps you fight off illness. When your immune system fails, you can become very sick and can die. If you are getting sick all the time and have been diagnosed with HIV, you may need ARVs (antiretroviral medicines). ARV drugs are special medicines that can help people living with HIV to live long and healthy lives.

To help prevent the spread of HIV, it is important to encourage your employees to seek HIV counselling and testing, also known as HCT. A person who is HIV-positive is not required to inform his/her employer about his/her HIV status. As an employer, you have no right to know an employee's status, even if you offer to pay for the test.

The right to privacy is especially important for someone with HIV because that person could be exposed to stigma, unfair discrimination and rejection if his or her status became known.

Your employee, even if HIV-positive, can continue to work productively. A person living with HIV can live healthy, productive lives, and many countries now provide treatment. Employees who require treatment can access it through the public health system. HIV is an illness that can be managed when both the individual, their family, friends and colleagues understand and can provide support.

It is important for all employees to take care of their health, but this is especially important for people who are HIV-positive. Being HIV-positive means that it is vital to

pay careful attention to nutrition and other good health practices. One of the most important ways of staying healthy is to eat the right kinds of food to keep the body strong and boost the immune system so that it can deal with other 'opportunistic' infections like TB. You can help your employee and his/her family make use of the service organisations in your community who do HCT (HIV Counselling and Testing) and who teach about nutrition and ways to cope and live with an HIV-positive status.



## HIV/AIDS and Child labour

The HIV/AIDS pandemic has added a new and tragic dimension to the problem of child labour in many countries around the world. Millions of children have been orphaned by the death of one or both parents from HIV or AIDS-related illnesses. Millions more will be orphaned.

Many of these orphans find security in the households of relatives. Others, however, drop out of school and look for work to survive. An especially harsh burden is placed on girls, who often have to provide care and household services for the entire family when a parent becomes ill or dies. Even children cared for by grandparents or other relatives may have to work to help provide income for guardians and siblings.

High death rates among adults in their reproductive and productive prime (15-49 years) and the number of children growing up without a responsible guardian have complex inter-generational impacts on the world of work. With a lack of adult guidance and limited prospects for schooling, children miss out on the developmental skills and technical know-how needed to access decent work in their adult lives. The impact of HIV on communities and families causes problems in the socialisation of children, forcing them to take on the role of an adult at a very young age, preventing them from behaving like children – playing and mixing with other children – and results in them becoming old before their time.

The HIV crisis has a number of links to child labour, for example it:

- Adds to the number of vulnerable children, especially orphans and HIV-infected children;
- Increases demands on public and private services, such as health care;
- increases the burden on community groups and institutions assisting both caregivers and vulnerable children;
- Places an especially harsh burden on girls, who often must provide care and household services for the entire family;
- Puts pressure on children to work to help their parents, guardians and siblings to make a life.

Also, child labourers are more at risk of becoming infected by HIV because they are often working in situations where they are exposed to sexual abuse. This is particularly the case of children working in the worst forms of child labour, such as prostitution, street vending, and domestic work. Because many girls work in prostitution, they are especially at risk of becoming infected and further spreading the disease.

## CASE STUDY – MRS KEKANA

**M**rs Kekana owns a small shop that sells fabrics and clothing. She has three employees: a designer and two joiners. The designer is ill and has not worked in more than one month. He has used up his paid sick leave and now must provide his employer with a doctor's letter which says whether he is fit to work or not. Mrs Kekana was forced to employ another person part-time to take on some of his work. She is not allowed to dismiss her employee for incapacity unless he is too sick to work at all. If he is not, she must discuss the possibility of a lighter job with the designer. Can she manage financially if her other employees become ill?



## ? Questions

*You can add your answers to this list.*

**Mrs Kekana has only three employees and one is now too sick to do his job. What impact could this have on her business?**

- Missed delivery on customer orders.
- Loss or reduced future orders.
- Lower income.
- If she is has to keep paying the sick employee, additional wage costs.

**What can Mrs Kekana do in order to reduce these impacts?**

- Continue to hire part-time employees to make up the work.
- Apply the principle of 'reasonable accommodation' and find other tasks that the sick employee can handle.
- Support the sick employee during his recovery.
- Encourage all employees to know their HIV status and know where to access treatment when they need it.

**What other risks does Mrs Kekana face?**

- Additional lost production and costs if other employees become sick.
- Low morale in other employees.

## CASE STUDY – MRS KEKANA

Mrs Kekana will do her best to counsel her employees about living in a healthy way. As an employer, it is much more productive for your business to help keep an employee well than to face loss of turnover and work interruptions. Unfortunately, Mrs Kekana already has a situation where the person is too sick to do the work he was employed to do. He may be able to carry out lighter duties, which his employer is required to discuss with him, but such a small shop cannot carry the extra cost of hiring another employee. However, an employer is not expected to face 'undue hardship' by trying to make it possible for a sick employee to continue working.

Mrs Kekana was forced to hire a part-time employee to do some of the designer's work. She might have considered training another employee, such as one of the joiners who may have been skilled enough to learn basic design. Training two people for a single job, or developing your own 'apprenticeship' programme for more skilled jobs might be another, more cost-effective way to deal with the lengthy illness of an employee.



*Cross-training employees can ensure that all jobs are covered when someone cannot come to work.*



## Questions

*You can add your own questions and answers to this list.*

**What kinds of health counselling can Mrs Kekana offer her employees in the future?**

- General nutrition and good health practices, such as exercise and getting enough sleep.
- On-the-job safety training, especially when working around machinery.
- HIV prevention and treatment literacy training.
- Health programmes that use learning techniques other than reading.

**The case study suggests cross-training as a possible solution for continuing to meet the demands of the business with an ill employee. What other plans could Mrs Kekana consider for the future? Discuss the advantages and disadvantages of each.**



**Absenteeism plans** with existing employees or hiring temporary employees.

Advantage: She will discuss how all job functions can be covered, giving information to other employees, which might lead to cross-training.

Advantage: Other staff will already have been chosen to stand in for the absent employee.

Disadvantage: May result in additional costs if she has to pay for two employees (full-time and part-time) to do the same job.

Disadvantage: May result in work overload if additional responsibilities are given to existing staff.

**Outsourcing** of certain functions to another service provider so that the business owner can guarantee service delivery to customers.

Advantage: Production is not held up by employee absences.

Disadvantage: An outside service provider may not be reliable or may not give priority to your business needs.

Disadvantage: May be more expensive than doing the job in-house.

Hiring several **part-time** employees instead of full-time employees.

Advantage: Reduces the impact of employee absences on production.

Disadvantage: May be more expensive than having full-time employees.

Disadvantage: Employees may not be interested in part-time work.

**What other ways could duties be divided to reduce the impact of employee absence and still meet the needs of the business?**

**Sharing** of duties among employees so that absences will not stop work flow.

Developing a **support network** among family, friends or business contacts to provide temporary or emergency assistance.

## *Introduction to HCT*



### *HIV counselling and testing (HCT)*

It is very important that you know your HIV status. This workshop offers you the chance to be tested for free after you have been given all the information. HIV Counselling and Testing (HCT) is a good way to prevent more people from becoming infected with HIV.

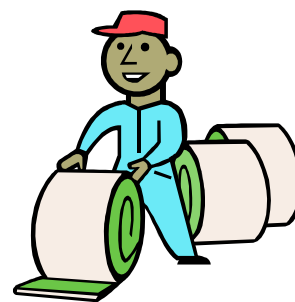
Many people don't like to talk about HIV. But if people are to be helped, we must 'break the silence'. To encourage testing, there is now a choice called Provider Initiated Testing and Counselling. This means that a health care provider, a doctor or nurse, can suggest that a patient has an HIV test and counselling if they are worried about the patient's health. The patient still has the right to refuse the test, but many people find it easier to take the test when it is offered by a healthcare professional. It's better to know your status than to always wonder whether you are positive or negative. It is also important for the person to know that testing and counselling can have a positive effect on:



- Planning for education, career, marriage etc.
- Family planning and reproductive health.
- Keeping a negative status by avoiding risky behaviours.

Knowing your status gives you peace of mind. If you are not infected, you have the power to protect yourself from HIV and to teach a person living with HIV how to protect others and how to live positively.

If you are HIV-positive, knowing your status means that you can choose to remain healthy for longer, to live positively and to get antiretroviral therapy (ART) when the time is right.



## ? Questions

*You can add your own questions and answers to this list.*

### **Why do some people prefer not to test for HIV?**

- They are scared to test.
- They prefer not to know their status.
- They are worried about being stigmatised and discriminated against.
- They fear that the test results may not be confidential and other people will get to know about them.
- They do not believe that they are at risk of HIV infection.

## **What is HCT?**



### **Information**

HIV counselling and testing (HCT) is a way to prevent the spread of HIV by getting tested entirely of your own free will. It gives a person the opportunity to find out his or her test results without anyone else knowing and to understand his/her HIV risks. It is a completely confidential process.

HIV has affected the lives of many people. Most of us know someone who is HIV infected or living with AIDS. Being HIV-positive is something that we often worry about when we think of HCT. It is important to remember, however, that most people who go for testing will find out that they are not infected. If someone's results show that they are infected, they are able to take extra care and precautions so that they do not pass the infection on to anyone else.

### **It is very important that you are fully aware of:**

- All of the legal, ethical and emotional facts of testing.

- The risks as well as the benefits of testing.
- Your right to make a choice about whether or not to test for HIV once you have been given all the information. You can choose couples testing and counselling, going together with your husband/wife or partner. If you decide not to, no one can blame you.
- What can happen if you disclose your status. There are sometimes power imbalances which can take away your basic rights. For example – a person in a “higher” position than your own suggests doing something which you do not want to do, but you think that you cannot refuse.
- Access to support, prevention of mother to child transmission (PMTCT), wellness advice and places where you can receive antiretroviral treatment.

*This information is about empowering you to make these choices on your own without any fear*

## ***HIV testing and disclosure***

### **ADVANTAGES AND DISADVANTAGES OF HIV TESTING**

*You can add your suggestions to this list.*

#### **ADVANTAGES**

- A negative test result reduces anxiety.
- A positive test result can motivate people and their partners to reduce or stop high-risk sexual activities.
- A positive test result means you know you are infected, and can take precautions to prevent transmission of HIV unknowingly to someone else.
- A person who tests positive can be medically treated.
- A positive test result in a pregnant woman allows her to make a decision about perhaps terminating the pregnancy or continuing it and taking special precautions to prevent passing on the virus to the baby.
- The test gives information on how HIV is spread, which people are at high risk through behaving in a certain way, and other information that will help to provide the right services and treatment for those with HIV.

#### **DISADVANTAGES**

- Disclosing even a negative test result can lead to awkward questions about why the person tested in the first place, and whether they should inform their partner.
- A person might have a positive test result and have to deal with all the fear and anxiety including issues of disclosure.
- A positive result means that the person has to live with the uncertainty of waiting to see if and when they will develop symptoms of AIDS.
- The person may:
  - develop depression or anxiety,
  - abuse drugs or alcohol,
  - attempt to commit suicide,
  - be stigmatised and looked down upon by other people,

- experience difficulties with intimate partnerships and family relationships,
- experience difficulties in deciding whom to tell, and with issues of confidentiality,
- suffer from loss of confidence and control,
- become obsessed about his/her HIV-positive status.



## Disclosure

### WHAT IS DISCLOSURE IN HIV?

Disclosure means telling other people about your HIV status. It is sometimes very difficult to disclose – because some people (who don't understand about HIV) still discriminate against HIV-positive people. Therefore it is important to make sure that disclosure is safe for you.

The counsellor's role is to help you make the decision. It is your decision – and that decision will be respected.

### ADVANTAGES AND DISADVANTAGES OF DISCLOSURE

*You can add your suggestions to this list.*

#### ADVANTAGES

- You can get medical services, care and support.
- Be given treatment support if on ART.
- Protect yourself and others from re-infection.
- Negotiate for safer sex, particularly if you are a woman.
- Advise others on how to avoid infection.
- Reduce stigma and unfair discrimination about HIV as more people disclose.
- Reduce rumours and suspicion if a person has symptoms of HIV.
- Plan for the future with your family.

#### DISADVANTAGES

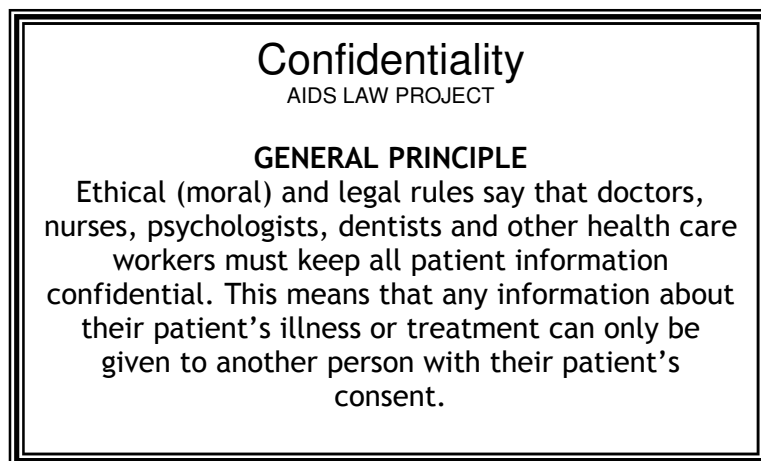
- Problems with your partner in sexual relationships, with family, friends and the community, and people you work with.
- Other people may discriminate against you or regard you with shame.

### RESULTS OF NON-DISCLOSURE

Not telling people can also have results.

- You will have to deal with your infection on your own without the support of family and friends.
- You might put other people at risk of HIV infection – and risk re-infecting yourself.
- You might not be able to get the right medical care, counselling and support.
- Taking antiretroviral medicines regularly and at the right time might be a problem because you have to keep it a secret and have no family support.

# Confidentiality and the HCT process



## Information

Now that you have some of the information regarding HIV Counselling and Testing, and have asked the questions about what is bothering you, you can make an informed decision whether you would like to be tested.

It would be a good idea to discuss this with your husband/wife/partner, family members and employees, so that they too, can decide if they would like to be tested.

It is wise for those who have had sexual partners in the past or needle-sharing partners to be told about HCT and to take the HIV test as well.

If someone who has not been part of this group information session decides to test, you should give him or her your Participant Workbook to read this section before going for HCT.

**Remember that you can change your mind about testing at any time.**

If you decide to test, a counsellor will talk to you and answer all your questions.

## What happens in the HCT process?

In a private room, with just you and the counsellor, you will first be assured of confidentiality – that everything that you talk about will remain confidential and nobody but you and the counsellor will know the result of your HIV test without your permission.

The counsellor will fill in any gaps in your knowledge about HIV and reducing the risk of infection.



She or he will:

- explain the HCT process,
- ask you for information regarding your background - age, experience, employment etc.,
- find out your reason for testing (voluntary or referral),
- ask you how you feel about testing,
- talk about -
  - risky behaviour
  - support systems
  - safe disclosure.

She or he will fill in any gaps in your knowledge:

- legal rights,
- advantages and disadvantages of testing,
- methods of transmission,
- difference between HIV and AIDS,
- how HIV affects the body,
- Sexually Transmitted Infections (STIs) - their role in the spread of HIV,
- symptoms,
- antiretroviral therapy (ART),
- the role of the traditional health practitioner,
- the different tests available,
- testing procedures,
- what the test will and won't reveal,
- the window period.

She/he will talk about living positively:

- talking to a counsellor,
- acceptance of your status,
- safer sex,
- balanced diet,
- moderate exercise,
- sufficient sleep,
- reducing the use of alcohol/tobacco/drugs,
- stress management,
- building self-esteem,
- attending a support group,
- safe disclosure,
- learning more about HIV,
- planning for the future,
- regular clinic attendance,
- treatment of STIs,
- immune boosters and supplements (under medical supervision),
- referral, wellness and support,
- balancing medical and traditional treatments,
- she/he will allow time for questions.

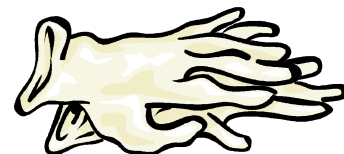
She/he will explore your feelings about:

- a negative result,
- a positive result,
- talk about your support systems
- She/he will talk about whether you are ready to test, and then decide to test or not.

### **If you decide to test you agree to:**

- sign the consent form,
- say that you understand all the information,
- agree that you are free to withdraw at any time without your legal rights being affected.

### **You will be given The Rapid Test:**



- tester/counsellor produces testing kit,
- the procedure is explained to you,
- tester/counsellor washes hands or is wearing latex gloves,
- the test cover is opened and test pouches removed,
- the test is labelled in front of you with your special identification number,
- you are told that your finger is about to be pricked and it might be uncomfortable,
- your finger tip is massaged before pricking,
- your finger is disinfected with alcohol on a cotton pad,
- tester/counsellor pricks your clean finger with a thin metal tube that has no germs on it,
- a small drop of your blood is placed in the testing kit,
- a protective liquid is placed over the blood,
- tester/counsellor waits until the results show,
- you will be asked if you are ready to receive the results,
- the results will be read.

### **In the case of a negative result which means you are not infected:**

- you will receive post-test counselling,
- the tester/counsellor will make sure you understand the result,
- you will be told about the window period, and that you must be re-tested in three months,
- risk reduction and prevention of infection will be discussed,
- safe disclosure and partner status will be discussed,
- PMTCT and STIs will be discussed and you can ask any further questions.

### **In the case of a positive result which means you are infected:**

The tester/counsellor will immediately do a second HCT test to confirm the first positive result.

- you will be asked if you are ready to receive the result,
- the result will be read,
- the tester/counsellor will make sure you understand the result,
- you will receive post-test positive counselling,
- the tester /counsellor will talk to you about how you will feel over the next 24 hours,
- he/she will encourage you to be positive and hopeful,
- ways of getting support will be discussed, ART will be explained,
- you will possibly be advised to come for a follow up appointment if you are feeling overwhelmed.

### **At the second session:**

- your questions will be answered clearly,
- safe disclosure will be discussed in more detail,
- living positively will be discussed,

- you will be given more information about ART,
- more ways of getting support will be explained,
- you will be told that there is hope for a healthy future,
- ART site contact and number will be provided,
- available transport will be looked at,
- another appointment will be arranged if necessary.

### **Referral to ART site.**

An appointment will be made with a doctor who will arrange for more blood tests. The procedure and what it means will be carefully explained to you.

*If you decide you do not wish to take the HCT test, this is your choice and there will be no negative consequences*



# Consent forms



## Information

This is an opportunity for husbands, wives, family members and employees to get tested. Please take the consent form home with you today. Share all the information you have received with your family members or employees.

Explain that:

- Family member/s or employee/s can get tested for HIV on the date that the Facilitator has given you if they would like to.
- A consent form is a legal and ethical requirement for testing and they must sign it.
- The counsellor will give any extra information they may need should they decide to test. They can refuse to test at any stage.

## THE CONSENT FORM

The Workshop Facilitator will explain what the **Consent Form** means.





**This is an example of an HCT consent form.**

<b>HCT CONSENT FORM</b>	
Stick test here	
<p><b>DECLARATION</b></p> <p>I _____ (Name / Surname)</p> <p>hereby declare that:</p> <ul style="list-style-type: none"> <li>I am participating on a voluntary basis in the HCT programme.</li> <li>I understand that the results of the HCT will be anonymous and confidential.</li> <li>I attended the HIV information session and understand the HCT process.</li> <li>In the event of my test being HIV-positive, I hereby grant permission to [name of HCT organisation] to undertake a referral process with the appropriate Managed Health Care.</li> </ul> <p>Organisation: _____</p> <p>I hereby confirm that the information given is true and correct.</p> <p>GENDER:      Female <input type="checkbox"/>      Male <input type="checkbox"/></p> <p>ID NUMBER: _____</p> <p>TELEPHONE NUMBER: _____</p>	
<div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="text-align: center;"><b>(Name of organisation) hereby declare and undertakes:</b></p> <ul style="list-style-type: none"> <li>To conduct an HIV test in a professional manner and in accordance with national testing policy; and</li> <li>To conduct the HCT in a confidential manner that will not reveal the status to anyone.</li> </ul> <p>SIGNATURE OF CLIENT _____</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>_____ Name of organisation</p> </div> <div style="width: 45%;"> <p>_____ Date</p> </div> </div> </div>	
Notes:	

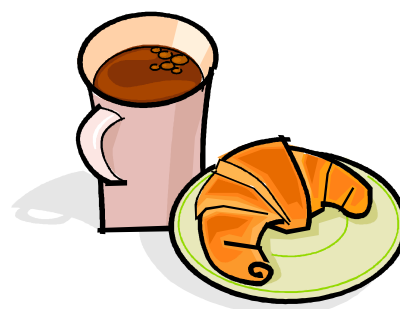
# PROTECTING YOUR FAMILY: PLANNING FOR INCOME

## *Ways to involve your family*



### *Information*

The need for food, clothing, shelter and school fees is always there, even if there is illness or other problems. To continue to pay these family expenses, you need to make sure there is enough money coming in from your business or other income sources. Do you or your spouse or partner have a plan to provide for your family in an emergency?



### **CASE STUDY – MR LEGODI**

**M**r Legodi was walking the short distance home from his shop at the end of the day when a car failed to round the curve properly and hit him. Mr Legodi suffered serious injuries but he is recovering. His wife had been helping him with record keeping in the shop. She was able to keep the shop open but she is not familiar enough with other parts of the business to keep the business strong. She also has two young children at home and has to take care of them. While Mr Legodi recovers, he and his wife talk about planning for the future. If Mr Legodi had died, they realise that the family would have faced serious hardships. They feel as though they have been given a second chance to plan for future income.



### *Questions*

*You can add your own questions and answers to this list.*

**In what ways had Mr Legodi prepared for an emergency in his business?**

- His wife was helping him with record keeping in the shop.
- His wife knew enough to keep the business open.

**What else can Mr Legodi do now to make sure his business continues to provide an income for his family if he is not there?**

- Train his wife more fully either on the job or through other programmes offering training in business skills.
- Train an employee how to run the store.
- Train a relative that he trusts.
- Make sure his records are easy to find and up-to-date.
- Be sure to provide access to the business bank accounts for whoever takes over from him in his absence.
- Consider changing the legal type of his business or take on a partner.
- Make sure that all business registrations are in proper order.

## ***Sharing information with your family***

The Workshop Facilitator will explain how to complete **Worksheet 6: Personal monthly expenses: What I need for my family.**

The worksheet is designed to help you record the monthly expenses for your family. This record gives your survivors valuable information necessary to keep the family and business operating smoothly if you die.

*Do you and your husband/wife or partner have a plan to provide for your family in an emergency?*

# Developing an action plan

The Workshop Facilitator will explain how to develop **Action Plan 3: Planning for income.**



## Action Plan 3: Planning for income

Action plan	Who can help?	How	Cost	Date action completed
Discuss and agree on monthly household expenses with your husband/wife/partner. Update Worksheet 5.				
Tell your family how they can access money immediately if they need it because of a crisis.				
Give your bank account details and signing powers to someone trustworthy in your family if you feel this is necessary.				
Find out where you can obtain finance to extend your business or to go into another business.				
Find out about organisations that provide training and business referrals.				
Give business training to your husband/wife or a family member.				
Find out about buying insurance, including life cover, funeral or any other that you think will help your family live comfortably in the future.				



## Questions. (Planning for income)

*You can add your own questions and answers to this list.*

- If you become disabled or have an accident, how will your husband/wife and children manage in the future? Will they be able to buy food?
- Is your husband/wife or partner or your eldest child agreeable to taking over your business? What can you do to prepare him/her?
- Would your husband/wife or partner prefer to work at some other income-generating activity?
- Are you prepared to finance that?
- Should you and your husband/wife or partner find out about a loan to begin a new business, BEFORE there is an emergency? Where are such loans available?



### Information

Your family will need money straight away if you are disabled or die. The worksheet of personal monthly expenses in **Part Three** gives you a good idea of what will be required. Will your husband/wife/partner be allowed to use those resources? Do you and your husband/wife both have signing power for your bank account, so that the surviving spouse can get money immediately if you are disabled or die?



The money in your bank account will help the family to pay for some expenses if you are disabled or die, but they might need extra money. Funeral insurance pays out an immediate cash benefit as well as covering the costs of a funeral service. An education policy helps to pay for children's school fees. Other forms of insurance that help your close family are also available. Total disability insurance, for example, is paid out if you are unable to do any job at all. Whole life assurance taken out in your name pays benefits to your dependents if you die. Take note that at the moment, the law allows some insurance companies to exclude HIV-positive people from taking out their policies. Many will not pay out any benefits if they

find out that someone has died from an AIDS-related illness.

Insurance can be costly. You will need to work out what you can afford to pay that will provide for your family and what other choices there are that you can afford.

To plan for long-term needs, think about encouraging your husband/wife to attend workshops sponsored by local business associations on practical business matters or entrepreneurship. You could also train your husband/wife yourself and help him or her become a professional in your business.



To prevent your assets (house, business, land, car etc.) that you have left to your husband/wife from falling into the hands of people who do not have a claim on them, make sure your wishes are clearly set out in a will.

To prepare for a new business, find out, with your husband/wife, about the micro-loan programmes of various agencies. Inquire about the programmes or organisations that provide basic business referrals and idea development and training at little or no cost.



# PROTECTING YOUR FAMILY: PLANNING FOR PROPERTY

## *Reviewing ways to involve your family*



### *Inheritance laws - what happens without a will in South Africa*

Always seek professional legal advice if you need help making a will.

The law will decide what happens to your property after your death unless you prepare a proper written will which says what you want to do with your property and possessions.

If you don't do this, you are said to have died **intestate** (without a will). This means your possessions and property are distributed according to the Intestate Succession Act or the Rules of Customary Law.

The courts decide which law to use if there is disagreement among your family about who should inherit your assets. The court listens to all those who are claiming a share of your assets in the place where the disagreement happens, and what law is generally used in that area.

#### **Intestate Succession Act:**

- If you die and leave only a husband/wife (no children), the survivor will inherit all the possessions.
- If you leave a husband/wife and children, your possessions will be divided between them, although the husband/wife gets a certain amount of money before the children inherit.
- If you leave only children, your possessions are shared equally between them.
- If you leave no children or no husband/wife, your parents will inherit equal shares of your possessions. If one parent is dead, that share is equally divided among their other children, your brothers and sisters. If there are no other children, the share goes fully to the one living parent.
- If there is no husbands, wives, children or parents, then possessions are divided between the nearest relatives, such as aunts and uncles.
- If there are no blood relatives, the property goes to the State.

#### **Customary Law:**

- This falls under the Bill of Rights of the South African Constitution regarding discrimination on the basis of sex.
- It will be changed to follow the Intestate Succession Act.



- At the moment, it separates personal and family property and only passes on control of family property.
- When a woman dies, her husband continues to control the family property.
- When a man dies, the control of family property goes to the heir.
- The wife may continue to use the family property, but does not get control of it unless she has been named the heir.
- Heirs are the first-born son in a marriage with only one wife, or heirs for the different houses in a marriage with more than one wife.
- Heirs carry the responsibility of:
  - taking care of the family property (they must discuss this with the widow), and
  - protecting the family members, including the widow.

**Recognition of Customary Marriage Act:** (passed in South Africa, November 15, 2000).

- Gives legal recognition to a proper customary marriage, making men and women equal partners.
- The woman must be 18 years old and have given her consent to marry.
- Customary marriages made before 15 November 2000 can be registered under this Act, giving them the rights and benefits that are listed in the Act.
- Recognises polygamy, (more than one wife) and protects a woman's right to end a polygamous marriage and her right to share in the joint property of her marriage.
- Sets out legal rules for ending a customary marriage, including divorce.
- Recognises community of property, which means that a husband and wife each have the right to a half share of the common property if the marriage ends in death or divorce.
- Allows a woman to claim maintenance when the marriage ends (taking into account lobola (dowry) and bohali).
- A husband and wife can own property individually and women can own and sell their own property.

If you are not married, but live with your partner, you must have a will naming your partner as your heir. There is currently no **common law marriage** recognised in South Africa. No matter how long a person lives with you, they are not viewed as a husband or wife under the law unless you are married. This view may change based on pending court cases.

Court cases which involve children are always decided by considering the best interests of the child.



# Applying inheritance laws

## CASE STUDY – MRS MARUMO

**M**rs Marumo was living in her husband's house. They had one child together and her husband had two older children from his first marriage. The husband died. His family said that the house belonged to his two older children. Mrs Marumo was forced to leave the home with her one child. The house was rented out and the rentals were divided between the two older children. Nothing was given to the youngest child or to the widow. She has brought the case to court under the 'Recognition of Customary Marriages Act'.



## Questions

*You can add your own questions and answers to this list.*

### **If you were a judge, how would you rule on this case?**

Under Customary Law, Mrs Marumo has the right to stay in the house because it is family property.

- Control of the family property (the house) will go to the oldest son. If her husband has a son from the first marriage, he is the oldest son. If he perhaps has two daughters and the second Mrs Marumo has a son, then he is the oldest son.
- The first wife does not have a right to the family property if the marriage ended in a legal divorce or if the divorce agreement said this.
- If the first marriage was not ended in a legal divorce, then the heir to the family property also has to protect the first wife.

Under the Intestate Succession Act, because Mr Marumo did not leave a will, Mrs Marumo shares her husband's possessions with her child and his two children from the first marriage.

- The first wife does not have the right to share in the possessions, if the marriage ended in a legal divorce or if the divorce agreement stated this.
- If the first marriage was not ended legally, then the first wife has the right to a share of Mr Marumo's possessions.
- If Mr Marumo had illegitimate or adopted children, they would also share in his estate as long as they can prove their relationship.

## A basic will

### CASE STUDY – MR PHIRI

Mr Phiri, after thinking for a long time, decided to prepare a will. He carefully wrote out his wishes, and as well as providing fully for his wife and children, he listed some items that he wished to be given to his brother and sister and a friend.



Mr Phiri signed and dated his will and kept it in a safe place. Upon his death, the will was read and his parents were upset that they had not been named. They decided to claim a share and brought the will to court. His parents said that the will was not properly written because two witnesses had not signed it and it did not state that any wills that Mr Phiri may have written before were cancelled. The court agreed that, in fact, he had no proper will and ruled that his property be shared under the Intestate Succession Act which tells what should happen to a person's possessions or property when they die without a will. Mr Phiri's wishes could not be carried out because he had not made a proper will.



### Making a will

The Workshop Facilitator will explain how to complete **Worksheet 7: A Basic Will**. It would be a good idea for you to discuss this with your husband/wife/partner and children if you wish.

**When to make a will.** While you are healthy! Your mind must still be clear and you must be able to make decisions and at be least 16 years of age.

**Name, Identity Number and Address.** Use your full, legal name, your legal identity number and your current address. You are known as the 'Testator'.

**Revocation Clause.** It is important to state that you revoke (cancel) any wills you made at any other time so only the current will is legal if you die.

**Executor.** This is the person who will carry out the instructions in your will. You should include their full name and current address.

**Waiver.** This means *giving up the right* of an undertaking and security bond to the Master of the High Court. Without this waiver, the Executor must place a bond, unless they are the husband/wife, parent or child of the deceased.

**Property Distribution.** This is where you state to whom you leave your property. Use **Worksheets 4A, 4B and 6** to help you with this. It can be all of your property or you can choose to leave some items to certain people (the beneficiaries) and the remainder of your property to others. Someone who kills the person who has written

the will cannot inherit. You may also include information about your marriage status, including the full name and identity number of your spouse and if your marriage is in or out of community of property laws. Information about your children, their full names, identity numbers and marriage status may also be included. If you have many possessions or are in a situation that may involve complicated sharing of your possessions, consult a paralegal, a lawyer or an accountant.

**Guardian.** When you die, even without being named, your husband/wife will automatically become the guardian of your children. If you are a female and have children but were not married, your parents will become the guardians of your children, although the natural father may apply for guardianship. If you were divorced, the parent who is still living will become the guardian unless you name someone else. Before doing this, ask them about it first to get their agreement. The will is not legally binding in this area, but gives you an opportunity to express your wishes.

**Location.** This should be the city where you write and sign the will.

**Date.** You must fill in the date when you sign the will.

**Signature.** You must sign every page of the will.

**Witnesses.** Two people who will not inherit from your will and who are over the age of 14 must witness your signature. They are only witnessing that you signed the document but do not have to know the contents of the will. In other words, they don't need to know what it says, only that you signed it. They should sign with their full name (no initials or marks). **This is where Mr Phiri made a mistake.**

**Storage.** Keep your will in a safe place (with your lawyer, pastor, banker). It can be given to them in a sealed envelope with instructions to be opened upon your death or for delivery to your Executor upon your death. Be sure to tell someone in your family where they can find the will at the right time.

**Disclosure.** You do not have to tell anyone what is written in your will.

*Make sure your family is taken care of after you have passed away.*

# Developing an action plan

The Workshop Facilitator will explain how to develop **Action Plan 4: Planning for property.**



## Action Plan 4: Planning for property

Action plan	Who can help?	Date action completed
Find out how to write a legal will.		
Decide how you would like to distribute your property and prepare a legal will listing your wishes.		
Decide where the will should be kept, i.e. in a safe, with a pastor or lawyer. Let your husband/wife or partner know where it is kept.		
Ensure the will is signed by yourself and two witnesses on every page.		



## Questions: planning for property

*You can add your questions to this list.*

- Do you have a proper written will in case you die?
- What will happen to your marriage property if you do not have a will?
- If you want your husband/wife to have all your property, what do you have to do?
- Do your children have any rights to your property?



### Planning for property

None of us likes to think about the possibility of our death but it will happen one day. What is the best way to protect your family when that time comes? What can be done about your business if you become disabled?

Having a proper will is the surest way to protect and empower your children and your husband/wife. A proper will protects your property so that people important to you can use it. A will is a legal document, which says what must happen to your possessions when you die. It is a written statement by you on how you want your estate (everything you own) to be divided up after your death. You can appoint a guardian for your children in your will.

A basic will document is included in **Part Three** of this workbook. It is a good idea to have more than one copy prepared. The people named in the will should know where your will is kept but they do not need to know its contents unless you wish to tell them. It is better to get advice and help in writing your will if you can, from a lawyer, a community advice office or paralegal.

If a husband in a customary marriage wants to make sure that his wife inherits the family property, he should draw up a will rather than let the property be divided according to the laws of customary succession.

Under customary law rules of inheritance, the oldest son inherits control of the family property, and makes the decisions about the property. The wife does not inherit the family property, although she may use it.

Customary law may conflict with the Constitution and the Bill of Rights. A disagreement under customary law might mean having the courts decide on the matter.



# PREPARING FOR TEMPORARY AND PERMANENT BUSINESS CHANGES

PART

2

## *Preparing for business interruptions*



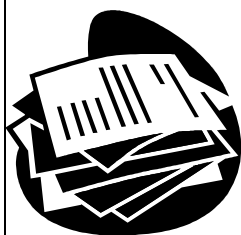
### *Information*

You can't help being away from your business for a short time or sometimes long periods of time. This may be due to personal illness, family related matters such as weddings, funerals and visiting sick people. It may also be due to business related travel. Whatever the reason, you will not be there to manage your business in person, so it is wise to think about what may happen in your absence.

Illness, an accident or permanent disability may mean that you are no longer able to contribute your knowledge and specialised skills to your business. It is important to have a plan in place before a crisis occurs, so that if you cannot run the business, someone who has the necessary skills can take over from you, and the business can continue to operate.

The Workshop Facilitator will explain how to complete **Worksheet 4A and 4B: Personal and Business Assets**.

### CASE STUDY - MRS SIBIYA



**M**rs Sibiya has a small stationery shop with one employee. She sells paper and office supplies and has a fax/copier that only she knows how to operate and maintain. Her mother has passed away. She must return for several days to her village 300 km away. Her employee is unskilled. Mrs Sibiya has not given him keys or shared business records with him. Now Mrs Sibiya must decide whether to close the shop and lose income or trust the employee to run it.





## Questions: business interruptions



You can add your answers to this list.

**What possible actions can Mrs Sibiya take? What are some of the advantages and disadvantages of each? Try to look at more than one option.**

Quickly **train** the employee.

Advantage: The shop remains open during her absence and brings in some income, while hopefully, retaining old customers and continuing to attract and provide service to new customers.

Disadvantage: It may not be easy to train the employee at short notice, the employee may not be able to perform some of the more complex tasks, situations may arise that the employee cannot handle, which in turn, may cause customer dissatisfaction.

Disadvantage: Mrs Sibiya cannot be sure if the employee can be fully trusted with the operation of the shop and money handling without any experience.

*Establishing trust between an employee and employer before an emergency occurs is important*

**Find a relative** to run the shop in her absence.

Advantage: The shop remains open during her absence and brings in some income while hopefully, retaining old customers and continuing to attract and provide service to new customers.

Disadvantage: It may not be easy to train the relative at short notice, the relative may not be able to perform some of the more difficult tasks, situations may arise that the relative cannot handle, which in turn, may cause customer dissatisfaction.

Disadvantage: Mrs Sibiya cannot be sure if the relative can be fully trusted with the operation of the shop without any experience.

**Close the shop.**

Advantage: There is no need to be concerned about training or trust issues.

Disadvantage: Customers may think she has closed the business permanently and go elsewhere.

Disadvantage: Complete loss of money during the closed period.

***Make an arrangement*** with another shop owner to run the shop in her absence in exchange for doing the same for the other shop owner at another time.

Advantage: The shop remains open during her absence and brings in some money while hopefully, retaining old customers and continuing to attract and provide service to new customers.

Disadvantage: May permanently lose customers to the other shop owner.

Disadvantage: Mrs Sibiya cannot be sure if the other shop owner can be fully trusted with the operation of the shop without any experience.

### CASE STUDY - MR NDALA

Mr Ndala has, over a period of time, been able to purchase equipment for his welding business. He has nearly all the tools he needs to do almost any repair. He is now too ill to work. His equipment is lying in his workshop unused and beginning to rust and most of his customers are going elsewhere for their welding. Mr Ndala's 18 year old son asks, "Why didn't my father teach me how to use his equipment? Why didn't I learn how to run the business?"



*Ensuring that your family can take over your business protects its future*



## Questions

*You can add your own questions and answers to this list.*

**What possible actions can Mr Ndala take? What are some of the advantages and disadvantages of each? Try to look at more than one option.**

***Train his son*** or someone else to use the welding equipment.

Advantage: The investment in equipment can begin to generate some income for Mr Ndala and his family.

Advantage: Mr Ndala could provide coaching to the new welder on running the business.



Disadvantage: There may be a cost to train someone new and there will be no income during this training period and until customers can be regained.

Disadvantage: The equipment may be too old, damaged or broken to be used.

***Rent or sell his equipment to another welder.***

Advantage: Mr Ndala and his family will get some money back from what he originally paid for his equipment.

Disadvantage: If the equipment is sold, then he will receive only one payment whereas if the equipment were rented, it would generate a regular source of income for the family.

Disadvantage: The equipment may be too old, damaged or broken to be sold or rented.

*A successful business must have a successor*



# Developing action plans

The Workshop Facilitator will explain how to develop **Action Plans 5 and 6: Preparing for temporary changes; and Preparing for permanent changes.**



## Action Plan 5: Preparing for temporary changes

Action plan	Who can help?	Equipment/ materials required	Date action completed
Identify people to manage your business on a temporary basis.			
Start a training programme for an assistant who can do management duties. Include record keeping, knowledge about suppliers, customer sales, money matters and keys to premises and vehicles.			
Cross-train all workers to operate key machinery/equipment.			
When the management assistant is trained, share responsibility and authority for business assets and records.			
Confirm company registration with your local tax office and obtain an income tax reference number.			
Confirm registration and put into place the procedures for all other taxes required by government.			
Confirm registrations and follow the rules for the Unemployment Insurance Fund.			



## Action Plan 6: Preparing for permanent changes

Action plan	Who can help?	Materials/ resources required	Cost	Date action completed
Visit a Business Centre to learn about courses for basic business management skills.				
Arrange for skills training for those who may want to participate.				
Identify an individual who may be interested in your business and has the skills to learn your trade from you.				
Begin training that person.				
Talk with a legal expert about a permanent transfer of the business.				
Complete the personal worksheets in <b>Part 3</b> to get a clear picture of what you own, what you owe and how much money your family needs to live on each month.				
Put a value on your business.				
Confirm all necessary registrations for your business as given under <i>Action Plan 5: Preparing for temporary changes</i> .				

# ?

## Questions - preparing for temporary changes

*You can add your questions and answers to this list.*

- If, for some reason, you are away from your business, does anyone else know where your business records are? Who? Does that person know how to maintain and use them?
- Who controls the keys for your vehicles and your premises?
- Who knows who your suppliers are and how to reach them?
- Is that person, or any other, prepared to take the responsibility of running your business?
- Does that person have the skills to satisfy the needs of your customers?
- Have you given sufficient authority to that person including legal rights to act while you are away?



### *Preparing for temporary changes*

Skills can be learned. Trust must be earned. Skills can be taught informally, on the job, or in programmes that offer apprenticeship and technical training.

Mrs Sibiya's employee could learn, probably in a short time, how to use the fax and copier machines and how to make minor adjustments. The bigger issue is Mrs Sibiya's trust in the employee to handle money, to keep accurate records and to deal responsibly with the property and the keys.

What would you do if you were Mrs Sibiya? What procedures would you put in place for such a situation? If Mrs Sibiya had empowered her husband and her children with knowledge about the business, would she now have such a problem?

*Ensuring that your husband, wife or family member can take over your business ensures its future*





## Questions - preparing for permanent changes

You can add your questions to this list.

- How do you go about transferring your business to someone else who is skilled? What are the legal requirements?
- How do you decide what your business is worth in money terms?
- Are there any taxes or other required fees involved?
- Who is responsible for payment of the outstanding debts of the business?
- Who is responsible for the collection of money owed to the business?

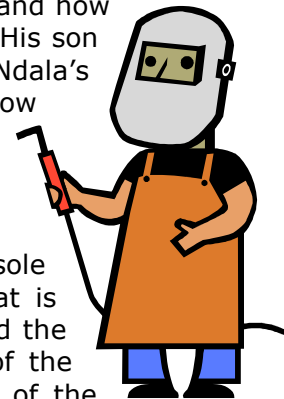


### Preparing for permanent changes

Complete the personal worksheets in **Part Three** at the end of the Workbook to help decide the value of what you own and the amount of your debts. The worksheets can help you see your full financial picture. You can update each worksheet as often as you like to keep a current record of your financial affairs. Then, as you begin to plan for permanent changes or succession, you will have a clear idea of what is involved.

#### Mr Ndala's Choices:

- Teaching his son or other family members the welding trade and how to run his business. The equipment is already in the family. His son can find an accredited vocational training class nearby. Mr Ndala's wife can also be involved, learning how to keep records and how to market her son's work. If you are involved in a business, you must keep records that enable you to prepare complete and accurate tax returns.
- Inform his family of the legal status of the business: is it a sole proprietorship, etc? A sole proprietorship is a business that is owned by one person. The business is simple to organise and the owner is free to make decisions. The owner receives all of the profits but he or she is also legally liable for all the debts of the business. His or her personal property may be attached by creditors. (Taken away by the people to whom he owes money).
- The business becomes part of the estate (the property that he/she owns) when he/she dies.
- He/she could instead, form a close corporation (cc). The owners of a close corporation are called members and are not personally liable for the business debt. The life of the business continues after members die.
- A deed of transfer or a deed of gift of the business to a family member or friend. Both require a legal process and some taxes may be involved. The new owner then takes responsibility for all assets and liabilities (the belongings and the debts) of the business.



# PREPARING FOR CHANGING MANAGEMENT OR OWNERSHIP

## *The value of your business*

The Workshop Facilitator will explain how to complete **Worksheet 8: A basic annual balance sheet**.



### *Information*

This worksheet is known as a balance sheet and is designed to help you identify the value of your business at a single point in time (the date it is prepared). Knowing this also helps you to understand what is at risk in your business.

The balance sheet separates your business and personal assets. While you may not need to know how to prepare this (you should have a bookkeeper or accountant complete this for you regularly), you should understand what it means. Assets (what you own and your income) less liabilities (what you owe to other people) equals the owner's stake in the business.

An illness, disability or sudden crisis may mean that you are no longer able to manage your business. Perhaps you have decided to shift your attention completely to another line of business while at the same time, letting the present business continue running successfully. You may want to consider ways to plan for handover to someone else in a way that would cause very little disturbance to the operations of the business.

*Making sure someone in your family can run your business if you cannot will secure future income for your family*



## Preparing for changes in business management or ownership

### CASE STUDY - MR ZWANE



**M**r Zwane is worried about what will happen to his business and to his family. He hasn't been feeling well lately and he's not sure why. He has a small poultry business in addition to his employment at a cement factory. He wonders whether it is time for his wife to learn some basic business management skills so that she will be in a position to take over the poultry business from him or to start her own business. He thinks it's a good idea but he's not sure how to begin or where to turn for help.

### CASE STUDY - MR DLAMINI



**M**r Dlamini owns a woodworking /carpentry shop producing household furniture. His brother works with him and both are skilled craftsmen. If Mr Dlamini is no longer able to work, his brother may want to continue the business.

What benefits will Mr Dlamini, his wife and his family receive if he is no longer active in the business?

What will happen to the business and the income if Mr Dlamini dies?

## ? Questions - preparing for changing management or ownership

*You can add your own questions and answers to this list.*

If you have not yet named anyone to take over the business, is there any other person who could manage the business?

- How much training would be required? In what areas? Should you begin to train that person now?
- Do you need a written agreement with that person, if not a family member, to protect your family's interest in the business?
- Should that person be allowed to see and work with your bank records?
- Do you want to consider a partnership?
- Should you make arrangements to have more than one signature on your bank accounts?





# Developing an action plan

The Workshop Facilitator will explain how to develop **Action Plan 7: Preparing for changing management or ownership.**



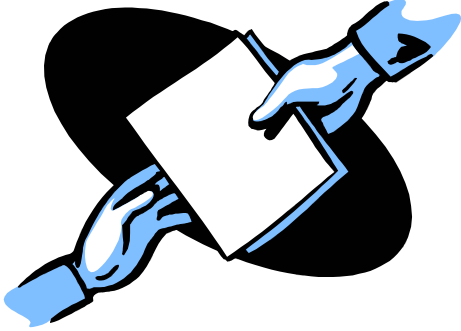
## Plan 7: Preparing for changing management or ownership

Action plan	Who can help?	Materials/ resources required	Date action completed
Start keeping good business records.			
Give business training to your husband/wife or family member.			
Tell your family how they can access money immediately if they need it because of a crisis.			
Consider the legal type of business you have and if you want to change it before changing management or selling the business.			
Talk with a legal expert about the advantages and disadvantages of giving signing power to someone else for a bank account and how to create a business partnership and a written agreement.			
Decide whether you need new legal documents and make an appointment, if necessary, to have them prepared by a legal expert.			
Confirm all legal registrations for your business as given under <i>Action Plan 5: Preparing for temporary changes.</i>			
Identify a possible partner or buyer for the business.			
Put a value on your business.			



## *Preparing for changing management or ownership*

It is never too early to begin to train someone who could help you in your business now or in the future. How much training and in which areas will depend on what your business needs. You might think of taking that person with you to business practices and management workshops. If it is not possible for both of you to be away from the business at the same time, you could alternate workshops and share the information.



Mr Zwane's idea of passing on his skills to his wife so that she can take over the business is a good one.

Have you given signing power for your bank accounts to your husband/wife? If you are moving out of your business because of illness, or if disaster should strike, your husband/wife can continue to access funds and keep the business running. Think of whether it is better

for you to give signing power to a husband/wife or someone within your close family. Would you be comfortable with someone outside your close family having access to your funds?

Perhaps you might want to organize your business as a partnership, which is legally binding. A partnership is two or more persons, up to twenty, who join together to carry on a trade or a business. Each person contributes money, property, labour or skills, and each in turn, shares in the profits and losses of the business.



# Selling a business



## Questions

*You can add your own questions and answers to this list.*

**Who might be affected by the sale of the business? (Consider those affected legally, morally, emotionally and financially).**

- Buyers.
- Husband/wife.
- Family members.
- Employees.
- Customers
- Suppliers.

**Describe the steps involved in selling a business. What are they and what do you need to think about at each step?**

### **Assessment of the marketplace:**

- Are there willing buyers?
- Is it the right time for you to sell?
- How long will customers continue to buy your product or service after you have sold the business?

### **Valuation:**

This is forming an opinion or finding out about the business. The buyer will want to know these facts, and you need to know them as well, so you can decide what your business is worth and a fair selling price.

Finding out:

- Risks related to income and expenses.
- About the products and services for quality, price, reputation, delivery, service and competitiveness.
- About long-term agreements with customers and suppliers.
- Whether relationships with banks and other money lenders is good.
- Whether the condition of the buildings and equipment is good, or what repairs may be needed; the condition of facilities and equipment for usability.
- How competitive the products and services are.
- Whether the business is strong enough to continue into the future.
- If the business is located in the right kind of area and customers and suppliers are able to get to it easily.
- How long the business has been operating successfully.
- If the business will be able to grow and operate successfully in the future.

### **Preparing to sell the business:**

- Pay off all debt.
- Clean up operations.
- Bring financial statements and records up to date.
- Evaluate, train and maintain key staff (employees important to the business) right through the sale process.



**Pricing the business for sale:**

- Identify what is being sold: assets, stock, property, your time as measured through employment, training, or consulting.
- To come to a realistic price: list how much the assets would cost to replace, and how much the business would earn over a period of six to eight months. If the business is located in a favourable or upmarket area, the value can be increased.
- Compare your price to other businesses like yours that are for sale.
- Other things that would increase your business price could be: technological resources or special skills, trademarks, patents and copyrights, new products and services, whether similar businesses in your industry are increasing their income, whether your business can grow in the future, the quality and number of your employees, competition in the marketplace and customer loyalty.

**Marketing and selling the business:**

- Think of who would benefit from buying your business. These may be individuals, suppliers, employees, family members, competitors and customers.
- It is easier to sell the business to someone who already knows it.
- Be sure that the buyer has the money to pay you.
- Have a pack of information ready for the interested buyer: what is being sold, a history of the business, financial information, how you think the business can be improved and grow in the future, (the market and competition), a description of the management and employees.

**Negotiations:**

- Be specific about the amount of the payments, when they are paid and in what form (all cash, stock, payment over time etc.).
- The documents should identify what is being sold, the date of the sale, the price, the payment terms and other important terms.
- A good idea is to ask the buyer to pay a non-refundable deposit when the offer is made.
- Be prepared to discuss the offer and change your terms if necessary. The buyer will try to knock down the price, be prepared to tell him how valuable the business is by listing all the assets. (Know your strengths and weaknesses).

**Closing the sale:**

- After negotiating the agreement, but before signing, allow the buyer an opportunity to look in detail at the business operations. This is called due diligence.
- Finalise and sign the documents.

**Who might be involved in the sale process?**

- Sellers.
- Buyers.
- Evaluators.
- Husband or wife
- Family members.
- Lawyers.
- Accountants.
- Employees.



# HEALTHY LIFE, HEALTHY BUSINESS

## *HIV knowledge and awareness*



### Questions

*You can add your questions and answers to this list.*

#### **What is HIV? What does it do? How do you know if someone is infected with HIV?**

- HIV is the name of the virus which is the Human Immunodeficiency Virus. It kills the cells in your body that help fight infection and disease. You cannot tell if someone has the virus by looking at them.
- HIV-positive employees can continue to work productively.

#### **How is HIV transmitted?**

- Through unprotected sex or by using contaminated drug injection needles. It can also be passed from a mother to baby when she is pregnant, when she delivers the baby, or when she breastfeeds her baby.

#### **What are some of the common myths about HIV transmission?**

- That you can get HIV from being around someone who is already infected. It is not airborne like TB and so you cannot breathe it in.
- That you can get it from sweat, spit, tears, clothes, mosquitoes, drinking fountains, phones, toilet seats or through everyday activities like sharing a meal. This is not true.

#### **What is AIDS?**

- AIDS stands for Acquired Immune Deficiency Syndrome.
- After HIV has destroyed your body's immune system, which often takes many years, AIDS is the resulting disease.
- With AIDS, your immune system is very weak and you catch other illnesses easily and can die.

#### **How can HIV be prevented?**

- Through HIV Counselling and Testing (HCT). Knowing your status means you can make sensible life choices. Test results are ALWAYS confidential.
- Through avoiding the behaviours that cause the virus transmission, for example, unprotected sex or using contaminated injection needles.

#### **What treatments can be used? Where are they available?**

- Treatment should include eating nutritious food and other good health practices like getting enough sleep and exercising regularly.

- Antiretroviral drugs can help people with HIV to live long and healthy lives, just as insulin and other drugs help diabetics and persons living with other chronic diseases.
- HIV-positive people can seek treatment through medical aid or State sponsored treatment programmes.

### What kind of workplace programmes should you consider?

- Programmes that prevent new infections through education about the disease, HCT, and promoting the use of condoms. You may want to include the partners of your employees in these programmes and make condoms easily available to employees at your workplace.
- Programmes that provide care and support for employees who are infected or whose families are infected, as well as providing information about access to other community programmes.
- Sensitisation programmes – programmes that allow managers to share their experiences in working with or managing employees who are ill.
- Programmes that make it possible for employees, workers and their union representatives to come up with solutions to health problems that are fair to both the employee and employer.



## The workplace HIV and AIDS Policy



### Information

HIV is recognised as a workplace issue because it can threaten productivity, profitability and the welfare of employees and their families. The workplace, as part of the community, has a vital role to play in terms of prevention, education and support. A workplace policy can address the concerns of the employer and the employee.

### WHAT IS AN HIV and AIDS POLICY?

An HIV workplace policy is a written document used to state clearly the business's views and commitments with regard to HIV and AIDS, how it is dealt with, and the management of HIV-positive employers and employees.



### *Why the need for an HIV policy?*

*You can add your questions and answers to this list.*

- To state a business's position on HIV and AIDS and set clear guidelines on how HIV will be managed in the workplace.
- To clearly set out how the business views HIV.

- Identifies and protects employers' and employees' rights and responsibilities regarding HIV.
- Guides the business towards a healthy working environment.
- Encourages cooperation between the employer, employee and union representatives.
- Sets the standards of behaviour expected of all employers and employees.
- Guides the business in dealing with discrimination.
- Sets the standard for communication about HIV.
- Creates awareness through ongoing education and workplace education programmes.
- Encourages behaviour change.
- Provides and identifies available support and assistance.
- Ensures that all employees are treated with dignity, fairness and equality, and keeps their status confidential.
- Can include TB risks and treatment options.

*You can add your reasons to this list.*

### **EMPLOYEE BENEFITS**

- Avoids infection.
- Ensures that people living with HIV are treated fairly by all.
- Ensures that confidentiality is maintained.
- Provides a safe working environment.
- Protects from discrimination.
- Protects employee benefits.
- Equal opportunities for promotion and training.
- Reduces the risk of becoming infected at work. (Mainly at healthcare facilities).

### **EMPLOYER BENEFITS**

- Recruitment of employees who are capable of performing tasks they are required to perform.
- Provides equal and sustainable employee benefits (including healthcare cover).
- Reduces productivity losses and absenteeism.
- Allows experienced and trained staff to be retained.
- Helps to create a fair and sustainable approach to training, promotion and benefits.
- Questions the wisdom of employing people with HIV in high risk or unhealthy environments.



### *Example of basic HIV policy for a small business*

The Workshop Facilitator will explain how to complete **Worksheet 9: Example of A Basic AIDS Policy.**

Policies can be simple. Remember Mrs Kekana?

For her small shop selling fabric and clothing, and her three employees, a designer and two joiners, an HIV policy like this would be ideal.

## HIV POLICY

This policy on HIV/AIDS is based on the fundamental principle of basic human rights embodied in the Constitution of South Africa, and a humane and compassionate attitude to individuals affected by HIV/AIDS.

Kekana's Clothing and Fabrics maintains an "open-door" policy  
Kekana's Clothing and Fabrics is committed to:

- Confidentiality in all matters relating to disclosure of HIV status.
- Support and education for employees.
- Providing information on the rights and responsibilities of affected employees and their families.
- Assisting in the referral to medical and other resources such as counselling services
- Referral to appropriate and acceptable resources to assist employees in managing their illness.
- If possible, offering or finding reasonable alternative employment if, due to medical reasons, an employee can no longer continue with his/her normal employment duties.
- Applying the standard procedure for termination of employment due to incapacity, without any unfair discrimination.
- If applicable, ensuring that If the employee becomes too ill to perform his/her duties, the health benefits provided by the medical aid scheme are non-discriminatory and should provide reasonable standard benefits and cost-effective treatment to all members regardless of their HIV status.
- Referring employees to.....for information and education programmes and material.
- Educating and encouraging employees to seek medical treatment.
- Encouraging employees to engage in safe sex practice.

Employees living with or affected by HIV infections and AIDS:

- Will be treated with compassion and understanding.
- Will be protected from stigmatisation and unfair discrimination in the workplace.
- Will be encouraged to contact ..... to discuss their concerns and to obtain information.
- Will not be required to undergo pre-employment HIV testing.
- Will not be required to disclose his/her HIV status.
- Will not have their status disclosed should they inform their employer of their HIV positive status if they are unable to perform their work function.

*Disciplinary procedures will apply to employers and employees who victimise and/or unfairly discriminate against other employees with HIV or AIDS.*



# HIV legal issues



## Confidentiality in HCT testing

Ethical (moral) and legal rules say that doctors, nurses, psychologists, dentists and other healthcare workers must keep all patient information confidential. This means that any information about a patient's illness or treatment can only be given to another person with the patient's consent. These are the principles that guide healthcare workers in protecting the people they serve from being abused during health care.

### Who may conduct testing?

Counselling may be carried out by a lay counsellor, a nurse or any other trained professional. However, the drawing of blood for testing may only be carried out by someone who has received medical or nursing training. This means that the testing is restricted to nurses and doctors only.

### Age of consent

Anyone who is 14 years or older and of sound mind can give consent to be tested for HIV. If a child is younger than 12, it must be able to understand the benefits, risks and social implications of the test. A parent, caregiver, child protection agency, or head of a hospital may also give consent if a child is under age.

The Workshop Facilitator will explain how to complete **Worksheet 10: 'Common questions about HIV confidentiality.'** (Questionnaire)

## COMMON QUESTIONS ABOUT HIV CONFIDENTIALITY

Answer True or False	True	False
1. A healthcare worker can tell another healthcare worker about a person's HIV status.		
2. A healthcare worker can tell another healthcare worker or health facility about your HIV status when referring you for further treatment.		
3. A healthcare worker must tell your sexual partner about your HIV status.		
4. A healthcare worker can tell your family about your HIV status.		
5. A lay counsellor can tell your sexual partner about your HIV status.		
6. You can take action against a healthcare worker who abuses your right to confidentiality.		

AIDS & The Law. The Centre for Applied Legal Studies.



## Answers

1. *A healthcare worker can tell another healthcare worker about your HIV status.*

**False.** A healthcare worker must ask a patient's consent before giving any of medical information to another healthcare worker – even when the patient is being treated by more than one person in a hospital.

If the healthcare worker explains why other doctors and nurses need to know about your HIV status, most patients will consent to this information being given out as it is in their best interests to get proper medical treatment.

### EXAMPLE

*When healthcare workers need to know your HIV status.*

Other healthcare workers may need to know a patient's HIV status for their own safety if the patient needs special treatment related to his/her HIV infection.

If a patient refuses to agree to this information being given to other healthcare workers, then the healthcare worker must respect this decision. But the healthcare worker must warn you that this may lead to you getting unsuitable medical treatment which may be dangerous to your health. The healthcare worker also has a right to refer you to another doctor.

2. *A healthcare worker can tell another healthcare worker or health facility about your HIV status when referring you for further treatment.*

**True.** But only with your permission. For example, if a doctor refers you as a patient from a clinic to a Tuberculosis (TB) hospital for further care, they cannot tell the TB hospital your HIV status without first getting your permission.

If this information is going to be important for your future medical treatment and care, it must be explained to you. You should then give permission for your medical information to be passed on to the other healthcare worker or health facility.

3. *A healthcare worker must tell your sexual partner about your HIV status.*

**False.** All people should get counselling on the advantages of telling sexual partners about their HIV status. After proper pre- and post-test counselling, most people will realise the need to protect themselves and their sexual partners.

4. *A healthcare worker must tell your family about your HIV status.*

**False.** There is no legal duty on a healthcare worker to tell your family or caregivers that you are living with HIV. You should decide who to tell. The healthcare worker can advise you on why it may be useful or important to tell your caregiver or family members about your HIV status.

5. *A lay counsellor can tell your sexual partner about your HIV status.*

**False.** A lay counsellor must also respect your rights to privacy and medical confidentiality. They have to respect the common law and the constitutional right of the patient to confidentiality.

Shared confidentiality refers to confidentiality that is shared with others. These others might include family members, loved ones, caregivers and trusted friends. This shared confidentiality is at the discretion of the person who is tested.

6. *You can you take action against a healthcare worker who abuses your right to confidentiality.*

*True.* If your right to confidentiality has been abused (not respected), you can make a civil claim for damages (compensation) against the healthcare worker or the hospital/clinic that abused your rights.

## ***Understanding the two words - HIV and AIDS***



### ***Information***



**HIV** stands for: Human Immunodeficiency Virus

*Human-* because it only occurs in humans, not in other animals  
*Immuno-* because it attacks the immune system  
*Deficiency-* because it makes the immune system weak  
*Virus-* because HIV is a virus

**AIDS** stands for: Acquired Immune Deficiency Syndrome

*Acquired-* because it is acquired from outside, it does not develop naturally within our bodies  
*Immune-* because it interferes with the functioning of the immune system  
*Deficiency-* because it makes the immune system weak and deficient  
*Syndrome-* refers to a collection of diseases

AIDS leads to a collection of infections and illnesses that a person will typically get because they are in a weakened state. We call these opportunistic infections. They will be discussed in more detail later.

**HIV is the virus that causes HIV-infection and AIDS. AIDS is the condition in which a person has a weak and depleted immune system due to HIV, and therefore develops a range of infections and illnesses.**

## BASIC FACTS ABOUT HIV AND AIDS

The Workshop Facilitator will explain how to complete **Worksheet 11: Common questions about HIV/AIDS. (Questionnaire)**.

Answer True or False

	True	False
1. HIV is mainly spread through sexual intercourse.		
2. AIDS and HIV are the same thing.		
3. The HIV antibody test will show whether you have AIDS.		
4. A pregnant woman with HIV can infect her unborn child.		
5. A negative HIV test is always correct.		
6. If a couple are both HIV-positive, they should still practice safer sex.		
7. There is no cure for HIV.		
8. A recently infected person may show no symptoms.		
9. Night sweats and swollen glands could be signs of HIV infection.		
10. Kissing HIV-positive people can be dangerous.		
11. Some babies may be able to get rid of HIV .		
12. Antiretroviral treatment must continue even when the virus cannot be seen in a test.		
13. An HIV-positive person will die within three years if she or he doesn't take antiretrovirals.		
14. If a person develops side effects to antiretrovirals, they must stop taking their pills.		

1. *HIV is mainly spread through sexual intercourse.*

**True.** About 80% of transmissions in South Africa are due to sexual intercourse (anal and vaginal sex), about 18% are related to mother to child transmission (during pregnancy, during birth or after birth through breastfeeding) and the remaining 2% is made up of other blood to blood transmissions, like needle sharing and needle-stick injuries. Of the sex-related transmission, most of these are heterosexual.

2. *AIDS and HIV are the same thing.*

**False.** HIV is the virus (the Human Immunodeficiency Virus) that weakens the immune system over the course of a number of years so it cannot fight off other diseases. HIV can eventually lead to AIDS, but being HIV-positive does not mean you already have AIDS.

3. *The HIV antibody test will show whether you have AIDS.*

**False:** The test will show whether you have HIV antibodies. If these are present, then you will have the virus. Telling someone they have AIDS when they only have HIV is false and destructive. The HIV test will not reveal when, how, or by whom the person was infected or whether or when the person will go on to develop AIDS. Almost all (about 95%) of persons with HIV will probably go on to develop AIDS symptoms. If you have a reasonably good immune system and look after yourself when you pick up an illness, and are taking anti-viral and other medicines, you have a good chance of not developing AIDS for a very long time.

4. *A pregnant woman with HIV can infect her unborn child.*

**True:** This can happen as the mother's blood passes through the womb to the unborn child and during childbirth. This is the riskiest time for the baby because there is a lot of blood present and the baby's tissues and organs are very thin. It can also be passed on through breast milk after birth. There are a number of ways that mother to child transmission of the virus can be prevented and all hospital staff are trained for this. While breastfeeding, there are also certain precautions that can be taken to prevent the mother from passing the virus to the infant.

It is important to know that at least 65% or more of babies born to HIV-infected mothers are not infected with HIV.



5. *A negative HIV test is always correct.*

**False.** The person may be in the window period (newly infected, and the most infectious period to pass on the virus). At this time, because antibodies (cells that help the body fight off illnesses) have not developed sufficiently, the test will read negative but the person may indeed be infected. That's why a second test is done three months later.

6. *If a couple are both HIV-positive, they should still practice safer sex.*

**True.** There is the possibility of re-infection with HIV from another partner, increasing viral load and possibly infecting the person with another more dangerous type of HIV.

Remember that for any HIV-positive person to have unprotected sex means the risk of pregnancy, or a sexually transmitted infection which can lower your immunity even further.

*7. There is no cure for HIV.*

*True.* At present, treatments include anti-viral medication (a combination of antiretrovirals suited to each person's condition) and preventative medications for diseases like TB, and treatment for the illnesses and opportunistic infections that people living with AIDS get.

There is work being done on vaccines to prevent HIV infection.

Roll-out of ARVs continues in SA at present. These drugs are free.

There is powerful anti-drug lobby and it promotes natural/alternative approaches. Many Africans still visit traditional healers and they can help with symptom management. Some traditional healers now admit they cannot heal AIDS.

Some people suffer bad side effects with medication but this can often be controlled.

*8. A recently infected person may show no symptoms.*

*True.* Usually symptoms only appear a number of years after infection. However, they may get certain illnesses that resemble flu: sore throat, swollen lymph glands, sore body, rash and fever. In many cases these symptoms are mild and unmemorable, in other cases, they may be severe or even life-threatening.

*9. Night sweats and swollen glands could be signs of HIV infection.*

*True.* These may also be signs of TB. Any symptom that worries a person must be checked with a health worker and if there is a risk of HIV infection having taken place, a test can be considered.

Other signs of possible infection are fevers, skin problems, extreme weight loss, oral thrush, thrush and pelvic inflammations in women, ongoing diarrhoea and extreme fatigue.

*10. Kissing HIV- positive people can be dangerous.*

*False.* Infection through kissing only happens if both people have bleeding sores on their mouths, which is unlikely. Also, saliva has anti-HIV properties and the presence of saliva also dilutes the virus. The mouth is not well supplied with the cells that pick up HIV.

*11. Some babies may eliminate HIV.*

*True.* New evidence shows that a tiny percentage of babies, and some adults, may actually get rid of the virus even though there were signs (positive HIV tests) that they were infected. It seems that some immune systems can overpower the virus once it has gained entry. This is very rare.

All babies of HIV-positive moms will test HIV-positive as they have some of their mother's antibodies which protect the developing baby and which will normally disappear by about 18 months of age.

*12. ARV treatment must continue even when the virus cannot be seen in a test.*

*True.* The antiretrovirals continue to protect the body from HIV. Once they are stopped, the HIV comes out from where it is hiding and begins to grow again.

ARVs do not treat other diseases, called opportunistic infections, but they strengthen the immune system and reduce the risk of getting these diseases.

*13. An HIV-positive person will die within three years if she/he does not take ARVs.*

*False.* The disease progresses differently in each person depending on various factors. To qualify for the ART (if available by the State) the patient has to show that the disease is getting worse.

*14. If a person develops side effects to ARVs, they must stop taking their pills.*

*False.* Many people experience side-effects, which might be very uncomfortable or not too bad and can last either a long or short time from person to person. The decision to stop treatment must be made with the healthcare team.



# How HIV is spread

The Workshop Facilitator will explain how to complete **Worksheet 12: How HIV is spread. (Questionnaire)**.

## HOW HIV IS SPREAD.

Answer True or False.

		True	False
1	If you stick to one partner you will not become infected by HIV.		
2	Married people don't get infected with HIV as much as single people.		
4.	You can get HIV from toilet seats.		
5.	If you only have sex with people who look healthy you won't become infected.		
6.	Donating blood is not a risky activity.		
7.	A mother can only pass on HIV to her baby if she is sick with AIDS.		
8.	Women are safe from HIV so long as they use a contraceptive pill.		
9.	Condoms help prevent the transmission of HIV if they are used properly and used every time.		
10.	A small child with HIV can pass it on to other children while playing with them.		
11.	Other family members living in the same house with someone who has HIV are at risk of being infected.		
12.	HIV is spread through the use of contaminated needles/razors.		





## Answers

1. *If you stick to one partner you will not become infected by HIV.*

*False.* This depends on the partners involved. If either partner has previously had unprotected sex, then there is a risk of HIV.

2. *Married people do not get infected with HIV.*

*False.* Marriage offers no guarantee of safety. It depends on the partners involved and what they did before they met. Extramarital sex is also a high risk factor.

3. *You can get HIV from toilet seats.*

*False.* There are no known cases of transmission of HIV from toilet seats.

4. *If you only have sex with people who look healthy you won't become infected.*

*False.* Most people with HIV look perfectly healthy, yet the virus is in their blood and they can pass it on to others.

5. *Donating blood is not a risky activity.*

*False.* Only if strict hygienic and sterilisation rules are followed is it safe to give blood. If a person is exposed to dirty needles then there is a risk of HIV infection.

6. *A mother can only pass on HIV to her baby if she is sick with AIDS.*

*False:* There is a 30%-50% chance that a woman with HIV will pass on the virus to her baby, whether or not she is sick with AIDS.

7. *Women are safe from HIV so long as they use a contraceptive pill.*

*False.* No other form of contraception offers protection from HIV except condoms. Women are safe from HIV if they do not have unprotected sex. The use of condoms to avoid HIV makes sex safer, with condoms having a success rate of 97% if used correctly.

8. *Condoms help prevent the transmission of HIV if they are used properly.*

*True.* If condoms are used properly, they are very effective in preventing both the transmission of HIV and sexually transmitted infections from an infected partner to an uninfected partner. There is still a small risk that condoms may tear or slip even if used correctly, but the benefits of condom use far outweigh this risk. The only 100% effective way of avoiding HIV infection from sexual transmission is abstinence.

9. *A small child with HIV can pass it on to other children while playing with them.*

*False.* HIV is passed in very specific ways – when the body fluids of a person with HIV enter another person's body or from a mother with HIV to her child.



10. *Other family members living in the same house with someone who has HIV are at risk of being infected.*

*False.* HIV cannot be passed from a person with HIV to someone living in the same house unless they are sexual partners or share needles during drug use.

11. *HIV is spread through the use of contaminated needles/razors.*

*True.* If the needle or razor used is contaminated with HIV, there is a risk that HIV will spread in this way.

## HOW HIV IS NOT TRANSMITTED

Research over several years has shown caregivers and family members of people with HIV do not get HIV through everyday contact or while looking after the person. This research has shown that HIV is not passed in these ways:

- Shaking hands.
- Insect bites.
- Social kissing and hugging.
- Sharing cups, plates and other eating utensils.
- Sharing toilets and bathrooms.
- Sleeping in the same room as an infected person.
- Food.
- Sharing equipment and tools.



You cannot get AIDS through everyday social contact with a person who has HIV. There are no known cases of people becoming infected with the virus through living with a person who has HIV.

## WHERE DOES HIV LIVE?

### **HIV lives in body fluids.**

HIV is present in all body fluids (e.g. saliva, tears, sweat and urine) but the concentration is too low to successfully transmit HIV.

HIV is present in breast milk.

The highest concentration of HIV is found in blood, semen and vaginal fluids.

# ***Sexually transmitted infections (STIs) and tuberculosis in HIV infection. Malaria, an overview.***



## ***Sexually transmitted infections***

HIV is a sexually transmitted infection (STI). That means that one of the ways it can be passed on is when someone has sex with a person who has HIV. But HIV is not the only STI. In most African countries, as in many other countries of the world, there is an epidemic of other sexually transmitted infections or STIs. These are also sometimes called sexually transmitted diseases (STDs) and used to be called venereal diseases (VD).

They cause a range of signs and symptoms like genital ulcers, rashes, discharge from the vagina or the penis, and warts.

STIs are extremely important in the transmission of HIV for a number of reasons:

- The same sorts of risky behaviour, like sex without a condom and having many sexual partners, is more likely to transmit both HIV and the other STIs.
- When a person has another STI, this allows HIV to enter the body much more easily because the rash or ulcer caused by the STI is like a doorway through which HIV can enter the body.
- There are far more inflammatory cells present in the genital area when a person has an STI to which HIV attaches itself and enters the body.

### **IMPORTANT POINTS ABOUT STIs AND HIV.**

- STIs can be more difficult to treat when a person has HIV – the signs are different to those who do not have HIV and they can take longer to cure.
- People often have more than one STI at the same time.
- When a person receives treatment for STIs, it is very important that all their sexual partners are also treated. If not, the person who has been treated is very likely to have sex with their untreated partner/s again and then they will get the STI back.
- Many STIs, especially in women but also in men, do not cause health problems and so are not noticed. If people cannot see or feel that they have a problem, they are less likely to seek help.

### **TREATING STIs.**

Treating STIs is one of the most critical methods for controlling the spread of HIV.

It is important that people who think they might have an STI get treatment as soon as possible. Many of the STIs are easily treated with antibiotics, although not all.

The following are some of the more common signs and symptoms that might mean someone has an STI, and you should recommend that they seek help from a health worker:

- Ulcers (sores) in the genital area.
- Warts (newly appeared bumps on the skin) in the genital area.
- Discharge (unusual liquid, clear, yellow or green) from the vagina or penis.
- Burning when passing urine.
- Pain in the lower belly in women.
- Pain in the testicles.

People can go to their local Primary Health Clinic to get treatment for an STI. The STI medicines are free. The health worker will also talk to the person about treating their sexual partners and will give advice on how to avoid getting any more STIs (including HIV) in the future. This might include advice on “dual protection”.



Dual protection is when a person protects themselves from both STIs (including HIV) and from pregnancy. This means using a reliable method of contraception, like the contraceptive injection or pill *as well as* using condoms (these can be male or female condoms).

## TUBERCULOSIS (TB)

TB is a common opportunistic infection in areas of poverty. It is caused by bacteria that are found in spit. It is spread when a person with TB coughs or sneezes, and the bacteria are inhaled by others nearby. Sleeping in unventilated rooms is one of the easiest ways for TB to spread.

TB mainly affects people with weak immune systems. Once HIV weakens the immune system, TB can easily occur. TB usually damages the lungs, making breathing difficult.



If someone has HIV, the TB may show different symptoms and may have more side effects to certain TB medication. It can occur in other parts of the body and organs like the kidneys.

TB is identified using spit tests, chest X-rays and looking into the lungs with a small light attached to a long tube. Early treatment is important and is usually successful.

### Signs of TB:

- Cough (continuing longer than 6 weeks, not responding to treatment).
- Severe night sweats.
- Weight loss.
- Fatigue, weakness.
- Poor appetite.
- Chest pain.
- Coughing up blood.

Unless properly treated, each infectious TB patient can infect up to 10-15 other people every year. This affects the economy, as a worker who is sick disrupts workflow which results in a drop in productivity, absenteeism and an increase in workplace accidents.

The business owner also faces direct and indirect costs like increased medical and healthcare costs caused by the ill employee.

Business is also affected because it is closely linked to the health and prosperity of the surrounding communities. Illness due to TB among family members may lead to days off work so that the worker can provide care and support for sick family members. This particularly applies to women, who lose days of income.

Many workers face discrimination at work if they are known to have TB, so they hide this for fear of being without a job. This delays a diagnosis and treatment.

Of the people living with HIV, 50% to 60% will develop TB. This is why managing TB in the workplace in the same way as managing HIV is a good idea. TB can be controlled and cured and as more people are cured, the cycle of transmission is broken and fewer people are infected.



## ***Malaria - an overview***

Malaria occurs in many parts of the world, but is mostly seen in Africa where it causes more deaths than AIDS. It kills over one million people each year. There is hardly a single person living in the rural areas, and in some of the towns of Africa, that has not fallen ill due to malaria. But unlike HIV and AIDS, malaria is both a preventable and treatable disease.

Malaria is caused by a parasite that lives in the blood of the Anopheles mosquito. When a mosquito carrying this parasite bites a human being, it transfers the parasite to that person. HIV cannot be transmitted in this way. The parasite enters the human bloodstream and causes fever, headaches and flu-like symptoms. If left untreated, the infection can lead to coma and death.

Mosquitoes are usually found in certain areas of Africa where conditions are right for them to live and breed. These areas are often warm and moist.

The people most at risk of malaria are those that live in poor communities and villages where good food, preventative measures and healthcare services are not available. People living with HIV are also at high risk, because their immune systems are weak and they cannot fight off diseases in the way that healthy people can. This also applies to pregnant women, the elderly and in particular, children.

### **Treatment**

Malaria can be diagnosed by a doctor or nurse who recognises the symptoms, but it is better to have a simple blood test done to be sure. Women should ask the local clinic for medicines to prevent malaria as soon as they know they are pregnant, because if they catch the disease, it can harm their unborn child. Husbands or partners should make sure to take their partners to the clinic for this purpose.

If you get malaria, it is much wiser to go straight to a clinic for treatment, rather than to your traditional healer. The clinic's medicines work fast, and prevent you dying.

### **Control and Prevention**

Sleeping under a mosquito net is the cheapest and most effective way to prevent being bitten by a mosquito. Some nets are treated with an insecticide which kills the mosquitoes, and these nets can protect a mother and child sleeping together for over

five years. There are organisations that provide these nets at a reduced cost, or sometimes, at no cost.

Many countries have a Malaria Prevention Control Programmes. Find out if there is one in your region and make use of its services.

You should sleep under a mosquito net all year round, even though you may find them hot in summer. It is well worth being a little uncomfortable to being dead!

Mosquitoes and their eggs and larvae (newly born mosquitoes) can also be controlled by spraying poison inside and around houses. The spray lasts a long time once it settles on walls, floors and furniture.

Mosquitoes breed in water, so always remove old or smelly water from around the homestead.

Malaria has a very negative impact on the economy, as it reduces productivity when people are off sick, and makes it difficult to become successful in business if the business owner is ill or dies, or his/her staff are absent due to illness.

## ***HIV testing and the window period***



### ***HIV testing***

HIV infection is usually not noticed in the first few years after infection. Only later, signs and symptoms indicate HIV infection or AIDS. However, these signs and symptoms are not specific to HIV and may indicate other illness. Often an HIV test is the first and final evidence of HIV infection.

### **WINDOW PERIOD**

It usually takes two to twelve weeks for HIV antibodies to appear in the blood – this is called the window period. Sometimes the body takes longer to produce these antibodies. It is only after the window period that laboratory tests can detect the presence of HIV antibodies. Antibodies are proteins produced by the immune system to fight a specific germ. An individual who has tested positive for HIV antibodies is called 'HIV-positive'. An individual who is tested during the window period may show a negative result but have HIV and can transmit HIV during the window period.

The window period lasts between six weeks and three months and is the most infectious period.

### **THE HIV TESTS**

#### **Rapid HIV tests**

These are tests which can be done quickly and give a result within 5-30 minutes. They test for HIV antibodies.

Advantages of Rapid HIV tests:

- They can be done where there is no laboratory.
- They are easy to use.
- They are quite cheap.
- They can be carried out by non-laboratory personnel (doctors, nurses, trained lay counsellors) or can be self-tests.

They can be inaccurate however, if the instructions are not carefully followed. A confirmatory test is therefore recommended for all patients who test positive on a rapid test. In some settings, two different rapid test kits are used simultaneously to provide a more reliable result.

Rapid HIV testing must be conducted according to the same ethical standards as for any other HIV test and include pre- and post-test counselling, informed consent, privacy and confidentiality, and the right of refusal.

## ***The stages of HIV infection***



### *Information*

HIV infection can be broken down into four stages: the first HIV infection stage, the no symptoms stage, the symptom HIV infection stage, and the moving from HIV to AIDS stage. As the immune system fails, so symptoms develop. At first, many of the symptoms are mild, but as the immune system gets weaker, the symptoms worsen

## ***Antiretroviral therapy (ART)***



### *How antiretroviral therapy works*

To understand how ART works, we need to understand how HIV works. While scientists have not yet figured out how to kill off this complex virus, they are continuing to learn how it works. We know that HIV is a retrovirus. This means that HIV is always changing itself. HIV reproduces itself by using the body's cells.



ART is a mixture of therapies, including medicines, counselling, good nutrition etc. that together act by slowing the speed of the virus's reproduction, so that the body's immune system becomes stronger.

### **Triple therapy, Combination therapy and HAART.**

Triple therapy uses three kinds of drugs for treating (not curing) HIV. Triple or combination therapy (using more than one drug) is also known as Highly Active Anti Retroviral Therapy (HAART). Combination therapy for HIV infection has decreased deaths and is more effective in long term control of the disease.



## The primary goals of Antiretroviral Therapy (ART)

### **The primary goals of antiretroviral therapy are:**

- To suppress the virus as much as possible and for as long as possible.
- To restore and protect the immune system.
- To improve quality of life.
- To reduce HIV-related disease and death.

## ARV and ART – SOME KEY POINTS

Antiretroviral drugs and Antiretroviral therapy are not a cures for HIV infection.

- Individuals on ART (therapy) remain potentially infectious and safer sex practices are essential.
- The purpose of ART is to give people a longer, healthier life but this comes at a cost.
- Life-long daily treatment is necessary.
- ART has an impact on people's daily routine.
- It's important to have regular blood test monitoring, to always take the medication and have regular medical check-ups.
- Not everyone benefits from ARVs. This is usually a result of not taking tablets regularly because of side-effects, forgetfulness, poor self-discipline or drug supply problems.
- Even those who take treatment regularly will need to have changes made to their drug combination if they have bad side effects or the HIV is not being kept under control.
- Everyone should have a treatment supporter to whom they have already disclosed their HIV status to give advice and encouragement when they have difficulties taking the drugs.
- They have to deal with the possible stigmatising effects of being on ART and dealing with family, friends and colleagues who become aware of their HIV status as a result of taking drugs.



## Living positively with HIV



### *Guidelines for living positively with HIV*

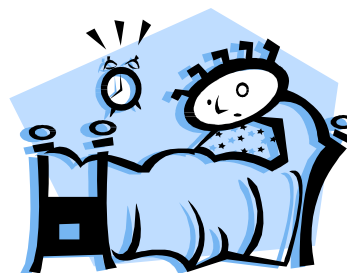
These are some of the things that make life easier for a person living with HIV.

1. Talking to a counsellor.
2. Counselling for couples where one is HIV-positive and the other HIV-negative.
3. Acceptance of your status.
4. Safer sexual practice.
5. Eating a balanced diet.
6. Taking moderate exercise.





7. Having sufficient sleep.
8. Reducing consumption of alcohol/tobacco/drugs.
9. Using stress management tools.
10. Building your self esteem.
11. Joining a support group.
12. Deciding about safe disclosure.
13. Learning more about HIV.
14. Planning for the future.
15. Attending clinics regularly.
16. Being treated for STIs
17. Create a home-based care programme.
18. Always consult a medical doctor as well if you visit a traditional health practitioner.
19. Take immune boosters and supplements under medical supervision.
20. Visit hospitals and clinics for referral, wellness and support.
21. Start ART when needed.



# Nutrition



## Good food

In order to maintain good health and an efficient immune system, we need to eat a mixture of starchy foods (carbohydrates), fruits and vegetables, protein from meat, dairy products and lentils etc. as well as sugars, fats and oils.

Eating a wide variety of foods from the various food groups means the foods are balanced and you get the best out of them, preventing the possibility of illness caused by not getting enough nutrients. For example:

FRUIT provides:  
carbohydrates, vitamins and minerals.



BREAD, PAP, RICE, PASTA AND CEREALS provide:  
carbohydrate but very little protein and fat.

MILK AND DAIRY PRODUCTS provide:  
protein and calcium but no dietary fibre – roughage that helps your bowels to move regularly.

MEAT provides:  
protein but very little carbohydrate and calcium and no dietary fibre.

No single food type or food group provides all the nutrients your body needs.

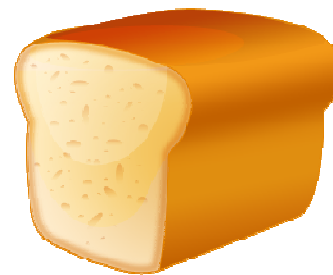
## NUTRITION AND HIV

### *Food choices for people living with HIV*



Start early with good nutrition. Prevention is better than cure.

Eat a good mixture of foods. No single food is either good or bad. It is the combination of different foods eaten over a period of time that is of most benefit. Include starchy foods in every meal. Starchy foods make up the biggest proportion of food intake for people living with HIV. They are relatively cheap and supply plenty of energy. Foods in this group include:



Bread  
Rice  
Cereals  
Pasta  
Pap  
Sorghum

Soft porridge  
Millet  
Mielies  
Mabele  
Phuthu  
Amadumbe

Samp (umnqusho)  
Potatoes  
Sweet potatoes  
Corn  
Ting

Other foods should be eaten together with the starchy foods to provide balance.



Eat plenty of fruit and vegetables. These foods are especially important to people who are HIV-positive, because they help in the fight against infections. A mixture should be eaten every day. Include fruit and vegetables of a yellow, orange, red and dark green colour. These contain vitamin A, which helps keep the linings of the stomach and lungs healthy. Citrus fruits like oranges, naartjies, lemons, and guavas, marula fruit, tomatoes and potatoes supply vitamin C, which helps fight infections. Include vegetables such as:

Spinach  
Delele  
Pumpkin leaves  
Ibhece  
Beetroot leaves  
Dandelion  
Uqgumqgumu  
Mahuhum

Morogo  
Mushidzh  
Green peppers  
Pumpkin (thanga)  
Carrots  
Watermelon  
Amarula  
Madzidzi

Mifuno  
Vowa  
Sweet potatoes  
Beetroot  
Sweet potato leaves  
Idolofiya  
Semphemphe  
Mazwilu



Eat meat and dairy products daily. Foods from animals such as red meat, chicken, fish, eggs, milk and other dairy products should be chosen. These foods provide the body with proteins to keep the immune system healthy.

Beef  
Pork  
Liver  
Brains  
Tripe (mala mogodu)  
Grasshoppers

Mutton  
Chicken  
Kidney  
Trotters  
Mopani worms

Goat  
Fish  
Heart  
Maotwana  
Termites



Dairy:

Eggs  
Buttermilk  
Cheese

Milk  
Sour milk

Yoghurt  
Milk powder



Eat vegetable proteins regularly. These are cheaper than animal protein. They can be used instead of, or to add to meat and dairy products.

Dried beans  
Peanuts  
Soya  
Ditloo

Peas  
Peanut butter  
Soy beans

Lentils  
Jugo beans  
Dinawa

Include sugars, fats and oils. After periods of weight loss, these foods should be included in larger amounts to increase weight gain.

Vetkoek  
Biscuits  
Puddings  
Cooking oils  
Salad dressings

Cakes  
Cookies  
Butter  
Cream

Pastries  
Tarts  
Margarine  
Mayonnaise



*Note:* In the late stage of HIV infection, eating a lot of fat can cause a runny tummy. Don't use too much salt. Only if you have a runny tummy and are vomiting and salt is lost from the body, does it then need to be replaced.

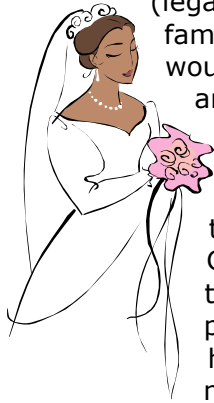
Drink plenty of safe, clean water. Water from taps is usually safe, but if water from a borehole, river or well is used, it needs to be boiled first.

If you are unsure of water quality, boil the water to be safe.

# The role of the traditional health practitioner

## CASE STUDY – GOODNESS AND TRADITIONAL BELIEFS

Goodness is a 23 year old Zulu woman who has been in love with Zama for a few years. In fact, Zama has been Goodness's only love. When Zama and Goodness decided to get married, they independently decided that they would have a 'white wedding' (legal wedding). This went against their culture's traditions and what their families wanted. Traditionally, they would take part in formal rituals which would include the paying of lobola to the bride's family, the slaughtering of animals, and large community involvement. One year later, Goodness discovered that she was pregnant and visited her local antenatal clinic. For Goodness, this was a fatal day as she was diagnosed as being HIV-positive. For various reasons, Goodness did not receive any pre-test counselling and so no one gave her knowledge about the disease. Goodness thought that HIV and AIDS were the same, and therefore, thought that she would die shortly. Goodness thought that this was a punishment from her ancestors. She realised how wrong she was not to have obeyed the rituals of her culture. She never received a blessing to marry Zama and HIV had been cast upon her as a result. Goodness was shocked and disbelieving. She had strong thoughts about suicide, felt absolutely helpless, she withdrew from life and kept herself alone. The HIV-positive diagnosis was a traumatic event in Goodness's life. Goodness did not realise Zama could have played a role in what had happened. She blamed only herself for the mistakes she believed that she made. Disclosing her HIV status to anyone was not possible in Goodness's opinion, as this would bring immense shame upon her family and community.



### Questions

*You can add your questions and answers to this list.*

Is this a common story?

How do you think a doctor/nurse/counsellor/ friend can best respond to Goodness's beliefs about her culture's traditions, rituals and expectations?

What have we learnt about HCT from this story?



### Information

The person who tested Goodness should have asked questions about her belief system, and respected and understood what the result meant to Goodness. It is important that a trusting relationship is developed between the patient and the counsellor, so that the person being tested doesn't feel judged, but feels safe enough

to discuss what could happen to her as a result of her background and the various traditional practices.

It is very important to look beyond our own prejudice and ignorance of traditional beliefs to try and understand traditional healing practices. Tolerance and respect is essential in working with different belief systems.

Up to 80% of African patients may use traditional healers at some stage of their lives. In rural settings, use of traditional healers is more widespread.

Some of the conflicts with traditional practice and HIV/ART are:

- Some traditional healers believe that they can cure HIV. This is not possible.
- Some of the rituals (like scarification) can spread HIV if contaminated blades are used.
- Some of the fasting practices can interfere with taking antiretrovirals.
- Some of the herbs/roots etc. can interfere with the absorption of the antiretrovirals and make them less likely to work properly.
- Men do not think that they need to be tested, yet Zama should have been, as he may have passed the infection to Goodness through having sex with someone else who had the virus, or been infected at his coming-of-age circumcision.

## Correct condom use



### Information

The Workshop Facilitator will demonstrate how to use a condom correctly. This is often a sensitive subject, and many people do not like to discuss it. Many people also believe that they know how to use a condom correctly, but in fact, they do not. This information could save your life and the lives of others with whom you share this information, such as your husband/wife, family, friends and employees.

- Condoms are available from the **Department of Health**. They come with a South African Bureau of Standards (SABS) quality assurance or the equivalent in your country. Using condoms without this seal may be risky.
- Each pack is marked with an expiration date (month and year); throw away expired condoms.
- Check to be sure that the seal has not been broken or the pack punctured.
- Condoms are strong yet fragile and should be handled with care.
- Condoms should be stored away from heat and where the pack cannot be damaged.
- Open the pack by tearing it at the perforation to avoid damaging the condom. **DO NOT** use your teeth to open the package.
- Condoms are lubricated or greased to make them smooth and prevent them from breaking under friction. Other acceptable lubricants are water-based, such as KY Gel or plain yoghurt. Cooking oil and Vaseline are **NOT** acceptable as they destroy the latex, or rubber.
- Condoms are very strong - blow one up and try to pop it – this demonstration will bust the myth of the condom 'breaking' (although nothing is absolutely guaranteed).
- Heavy duty condoms are advised for anal sex.
- Condoms should only be used once.



## *Facts about female condoms*

Female condoms are available through the Department of Health and some pharmacies. They are generally more expensive than male condoms because they are imported and not produced locally in South Africa.

Female condoms are made of polyurethane, a type of plastic, which is stronger than the latex of male condoms. It does not cause allergic reactions and does not require any special storage conditions – it is not damaged by heat or humidity. Female condoms come pre-lubricated and either water-based or oil-based lubricants can be used.

Female condoms have two bendable rings at either end of a polyurethane tube. The inner ring is squeezed together to insert the condom, much like inserting a tampon. It is a good idea to practice inserting the condom.

Female condoms can be inserted up to six hours before intercourse and do not need to be removed immediately afterwards. Reports say that early insertion improves their comfort because they warm to body temperature and fit better, and reduce unwanted noise during use. The penis should be guided into the condom opening.

When removing it, care should be taken to make sure that the fluids remain in the condom, so it is better to remove it before standing up. They can be washed with mild soap and reused. Do NOT use bleach to wash them as this may cause irritation to the user.



# Developing an action plan

The Workshop Facilitator will explain how to develop **Action Plan 8: Protecting the health of employees.**



## Action Plan 8: Protecting the health of employees

Action plan	Who can help?	Materials/ resources required	Cost	Date action completed
Get brochures and learn more about HIV and where services are available. Topics to include: <ul style="list-style-type: none"> <li>information on responsible sexual behaviour;</li> <li>confidentiality and non-discrimination;</li> <li>information about treating STIs (sexually transmitted infections), TB (Tuberculosis) and other infections.</li> </ul>				
Educate workers on HIV, the need for HCT (HIV testing and counselling) and how to treat people living with HIV kindly and with understanding.				
Plan HIV policies for your business and put them in place.				
Obtain free condoms from the Dept. of Health and make them available in the workplace.				
Educate workers on safety in the work place, especially relating to HIV.				
Start cross-training programmes for workers.				
Train supervisors in managing on-the-job situations that involve HIV-positive employees.				
Inform employees about leading a healthy life and eating nutritional food.				



## WORKSHEETS

The following worksheets are designed to help you and your family make the best plans to protect your business. It is wise to refer to these worksheets in the future and update them at least twice a year to make sure you record the most accurate and up to date information.



# WORKSHEET 1: A CASH BOOK FOR ONE WEEK

Date	Details		Invoice/ Cash slip number.	Money In (Credits)	Money Out (Debits)
	Cash in Hand	250			
<b>Totals</b>					

## Summary

Income \_\_\_\_\_  
 Expenditure \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Plus cash in hand \_\_\_\_\_  
**Total made/lost in one week** \_\_\_\_\_

(Income – Expenditure = Balance)



## WORKSHEET 2: A BASIC PROFIT AND LOSS STATEMENT FOR ONE MONTH

Your Cash Book should contain all receipts that you pay out and a record of sales. From the Cash Book, add all your sales for the period.

Add the total of all direct material costs for that period. (What you use to manufacture your product and any stock you buy).

Add the total of all direct labour cost for the period. (Wages for staff etc.).

Add the total of all indirect costs for that period. (Transport, market fees, advertising etc.)

Subtract the expenses from the income. This is your profit or loss for that period. Add cash in hand. This is your total profit.

Profit/Loss Statement as of 1 March			
Cash in hand 1 March	250		
	IN (Income)	OUT (Expenses)	
Business sales			
Direct material costs			
Indirect costs (including savings)			
Direct Labour costs			
Other (Savings, donations etc.)			
<b>Total</b>			
<b>Profit/Loss</b>			
<b>Cash in hand March 1</b>	250		
<b>Total Profit/Loss</b>			

### WORKSHEET 3: WHAT MY BUSINESS NEEDS TO MAKE IT SUCCESSFUL.

***Tick the level of the qualities, resources and skills that you have to make your business successful.***

	No	Fair	Good	Very Good	I can learn
A good business idea.					
A market for my product or service.					
Enough customers.					
I have a good relationship with my customers.					
I have the knowledge to do my job.					
I have the ability to do my job.					
I have the skills to do my job.					
I have family support to run my business.					
I have the experience to do my job.					
I have reliable suppliers.					
I have a good product that people want to buy.					
I have enough resources to run the business:					
Money					
Employees					
Supplies					
Equipment					
I have motivation and determination					
I am prepared to work hard					
I have made plans for dealing with risks:					
Market risks					
Financial risks					
Management risks					
Health risks					
I keep records.					
I have plans for other products and services to attract more customers.					

## WORKSHEET 4A: MY BUSINESS ASSETS - VALUE OF WHAT I OWN

Date: \_\_\_\_\_

Item	Details	Value as of	Value as of	Who inherits?
<b>Cash in Bank</b>				
Name of bank				
Account number				
Name of bank				
Account number				
<b>Cash on hand</b>				
Where is it kept?				
<b>Money that is due to me</b>				
From				
From				
<b>Property or land owned</b>				
Address				
Address				
<b>Vehicles owned</b>				
Car				
Truck				
Bicycle				
Trailer				
Other				
<b>Business goods</b>				
Machinery				
Tools				
Inventory/stock				
Other business interests				
Other business interests				
<b>TOTAL</b>				

## WORKSHEET 4B: MY PERSONAL ASSETS - VALUE OF WHAT I OWN

Date: \_\_\_\_\_

Item	Details	Value as of	Value as of	Who inherits?
<b>Personal possessions</b>				
Household Furniture				
Jewellery				
Computer/Laptop				
Stove				
Refrigerator				
Other (e.g. valuable collections, stamps or coins, Hi-Fi, iPod, TV, VCR, DVD, etc.)				
<b>Pension and Insurance</b>				
1. Policy name and number				
Amount due on retirement				
Amount due on death				
2. Policy name and number				
Amount due on retirement				
Amount due on death				
3. Life assurance				

Item	Details	Value as of	Value as of	Who inherits?
Policy name and number				
Amount due on death				
Burial allowance				N/A
Other				
<b>TOTAL</b>				

If you want to give something as a gift to a specific person it must be described and included in your Will.



# WORKSHEET 5: BUSINESS EXPENSES - MONEY THAT I PAY FOR BUSINESS EACH MONTH

DATE: \_\_\_\_\_

Item	Amount paid	Balance owing
<b>Money that I borrowed</b>		
Loan 1: repayment		
Loan 2: repayment		
<b>Rent or Mortgage</b>		
Business premises		
<b>Money that I owe</b>		
Supplier, micro-loan organisation.		
Business: goods, services, supplies, equipment rental, hire purchase etc.		
Company tax due to revenue services		
Other taxes due to revenue services		
Staff refreshments, food, consumables		
Telephone		
Vehicle maintenance		
Legal and accounting services		
Transport		
Other		
Water, sewer, electricity,		
Municipal rates and taxes		
<b>Employee #1, basic salary</b>		
Sick pay and medical aid		
Pension and death benefits		
Compensation Fund or other		
Unemployment Insurance Fund		
Employee taxes		
<b>Employee #2, basic salary</b>		
Sick pay and medical aid		
Pension and death benefits		
Compensation Fund or other		
Unemployment Insurance Fund		
Employee taxes		
<b>TOTAL</b>		



# WORKSHEET 6: PERSONAL MONTHLY EXPENSES – WHAT I NEED TO PAY FOR MY FAMILY

Date \_\_\_\_\_

Item	Amount	Amount still owed for this month
Rent or home loan		
Council rates and taxes		
Electricity, water, sewerage		
Food		
Children's education fees		
School uniforms		
Cooking fuel		
Clothing		
Entertainment		
Domestic staff/employees		
Car repayments/maintenance		
Transport (petrol, bus, train and taxi fares)		
Garden supplies		
Personal Income tax		
Medical Aid/medical expenses		
Insurance premiums: short term		
Assurance premiums: life and pension		
Savings		
Hire purchase/rentals		
Telephone/cell phone		
Maintenance or child support		
Other		
Other		
Other		
Other		
Other		
Other		
Other		
<b>Total required per month</b>		

## WORKSHEET 7: A BASIC WILL

This the Will of ..... (full name)  
Identity Number.....  
of (address) .....

1. I revoke any past wills made by me.
2. I nominate (full name and address of person appointed as Executor)

.....  
.....

to be the Executor of my Estate.

3. I direct that my nominated Executor does not have to give security to the Master of the High Court for the proper administration of my Estate.
4. I leave my Estate to the people and in the amounts indicated here:

.....  
.....

5. I appoint .....Identity Number

To be the sole guardian of my minor children as listed below:

.....  
.....

Signed at .....on the .....day of .....20.....

In the presence of the undersigned witnesses, who signed in my presence and in the presence of each other, all being present at the same time.

Testator \_\_\_\_\_ As witnesses 1 \_\_\_\_\_

2 \_\_\_\_\_

# WORKSHEET 8: A BASIC ANNUAL BALANCE SHEET

Balance Sheet as at:	20..	20..
<b>ASSETS</b>		
<b>Fixed assets</b>		
Property		
Plant		
Equipment/furniture/fittings		
Vehicles		
<b>Sub-total</b>		
<b>Current assets</b>		
Stock		
Loans to owner		
Amount received from debtors		
Cash		
<b>Sub-total</b>		
<b>Total assets</b>		
<b>OWNER AND MEMBERS' FUNDS AND LIABILITIES</b>		
<b>Capital and reserves in bank</b>		
Owner's contributions		
Profit from previous years		
<b>Sub-total</b>		
<b>Long term liabilities</b>		
Loans from owner		
<b>Sub-total</b>		
<b>Current liabilities</b>		
Amount payable to suppliers		
Company taxes		
Bank loans		
Other		
<b>Sub-total</b>		
<b>Owner's and members' funds and liabilities</b>	<b>Total</b>	

## WORKSHEET 9: EXAMPLE OF AN HIV POLICY

### HIV POLICY

This policy on HIV is based on the fundamental principle of basic human rights embodied in the Constitution of South Africa, and a humane and compassionate attitude to individuals affected by HIV.

Kekana's Clothing and Fabrics  
maintains an "open-door" policy

Kekana's Clothing and Fabrics  
is committed to:

- not insisting on direct or indirect pre-employment screening for HIV as a pre-requisite for employment
- confidentiality in all matters relating to disclosure of HIV status
- support and education for employees.
- providing information on the rights and responsibilities of affected employees and their families
- assisting in the referral to medical and other resources such as counselling services
- referral to appropriate and acceptable resources to assist employees in managing their illness
- if possible, offering or finding reasonable alternative employment if, due to medical reasons, an employee can no longer continue with his/her normal employment duties
- applying the standard procedure for termination of employment due to incapacity, without any unfair discrimination
- [if applicable], ensuring that If the employee becomes too ill to perform his/her duties, the health benefits provided by the medical aid scheme are non-discriminatory and should provide reasonable standard benefits and cost-effective treatment to all members regardless of their HIV status
- referring employees to.....for information and education programmes and material
- educating and encouraging employees to seek medical treatment
- encouraging employees to engage in safe sex practices.

Employees living with or affected by HIV infections and AIDS:

- will be treated with compassion and understanding
- will be protected from stigmatisation and unfair discrimination in the workplace
- will be encouraged to contact ..... to discuss their concerns and to obtain information
- will not be required to undergo pre-employment will not have their status disclosed should they inform their employer of their HIV positive status if they are unable to perform their work function.

*Disciplinary procedures will apply to employers and employees who victimise and/or unfairly discriminate against other employees with HIV.*

## WORKSHEET 10: COMMON QUESTIONS ABOUT HIV CONFIDENTIALITY

Answer True or False	True	False
1. A healthcare worker can tell another healthcare worker about a person's HIV status.		
2. A healthcare worker can tell another healthcare worker or health facility about your HIV status when referring you for further treatment.		
3. A healthcare worker must tell your sexual partner about your HIV status.		
4. A healthcare worker can tell your family about your HIV status.		
5. A lay counsellor can tell your sexual partner about your HIV status.		
6. You can take action against a healthcare worker who abuses your right to confidentiality.		

AIDS & The Law. The Centre for Applied Legal Studies.

## WORKSHEET 11: COMMON QUESTIONS ABOUT HIV/AIDS

Answer True or False	True	False
1. AIDS is mainly spread by sexual intercourse.		
2. AIDS and HIV are the same thing.		
3. The HIV antibody test will show whether you have AIDS.		
4. A pregnant woman with HIV can infect her unborn child.		
5. A negative HIV test is always correct.		
6. If a couple are both HIV positive, they should still practice safer sex.		
7. There is no cure for HIV.		
8. A recently infected person may show no symptoms.		
9. Night sweats and swollen glands could be signs of HIV infection.		
10. Kissing HIV positive people can be dangerous.		
11. Some babies may be able to get rid of HIV.		
12. Antiretroviral treatment must continue even when the virus cannot be seen in a test.		
13. An HIV-positive person will die within three years if she/he doesn't take antiretrovirals.		
14. If a person develops side effects to antiretrovirals, they must stop taking their pills.		

## WORKSHEET 12: HOW HIV IS SPREAD

Answer True or False.

		True	False
1	If you stick to one partner you will not become infected by HIV.		
2	Married people don't get infected with HIV as much as single people.		
4.	You can get HIV from toilet seats.		
5.	If you only have sex with people who look healthy you won't become infected.		
6.	Donating blood is not a risky activity.		
7.	A mother can only pass on HIV to her baby if she is sick with AIDS.		
8.	Women are safe from HIV so long as they use a contraceptive pill.		
9.	Condoms help prevent the transmission of HIV if they are used properly and used every time.		
10.	A small child with HIV can pass it on to other children while playing with them.		
11.	Other family members living in the same house with someone who has HIV are at risk of being infected.		
12.	HIV is spread through the use of contaminated needles/razors.		

# WHERE CAN I GO FOR HELP IN SOUTH AFRICA?

Help offered / institution		Telephone number
Counselling	The free 24-hour AIDS Helpline. Trained counsellors will answer your questions about symptoms, treatment, HCT, anything you want to know about HIV. You do not have to identify yourself for counselling, information and referrals. Counselling is offered in all eleven official languages.	0800 012 322
	National 24 hour crisis number	0861 322 322
	Stop Gender Violence Helpline	0800 150 150
AIDS and the Law	The AIDS Law Project. It is important that all employers and employees know as much as possible about HIV and the workplace and the law. ALP can give information and provide free brochures.	(011) 356 4100
Black Sash Advice Office, Gauteng	Black Sash offers advice on labour rights, social security, consumer rights and family and human rights.	(011) 834 8361/5
SEDA (Small Enterprise Development Agency) previously called B R A I N (Business Referral and Information Network)	For small business in South Africa, SEDA supplies information services to help improve competitiveness and growth, with emphasis on historically disadvantaged individual businesses.	Shared call: 0860 103 703
Business Opportunity Centre	Business development service, tender advice, business training.	(011) 839 2750
The Business Place	Free walk in business referral centre on the how to- and next steps for starting, operating and expanding your business.	(011) 836 9000
Business Linkage Centres:	Southern Ekurhuleni Chamber of Business SECOB)	(011) 873 9920
	The Springs Chamber of Commerce & Industry	(011) 362 6488
	South African Chamber of Commerce and Industry (SACCI)	(011) 446 3800
Various SETAs for accredited skills training	For accredited training providers in a variety of business sectors, you may contact the one of most interest to you. As examples of the sectors, we have listed only three of twenty-three SETAs.	
	CETA - Construction Education and Training Authority	(011) 265 5915



Help offered / institution		Telephone number
	MERSETA – Manufacturing, Engineering and Related Services Education and Training Authority	(011) 832 2604
	Wholesale and Retail SETA	(012) 676 9000
For your free STI, TB and HIV and AIDS materials	Khomanani Red Ribbon Resource Centre	(011) 880 0405
Provide affordable, high quality health care for people living with HIV who cannot afford to pay current costs for private sector HIV and antiretroviral (ARV) care. <b>ZuziMpilo Medical Clinic</b>	ZuziMpilo Medical Clinic Address: 59 Joubert Street 2nd floor Anstey's Building, cnr. Jeppe and Joubert Street, Johannesburg  www.zuzimpilo.co.za email: <a href="mailto:zuzimpilo@hivsa.com">zuzimpilo@hivsa.com</a>	0860 IMPILO (0860 467456) or (011) 336 2860/1
HIV counselling and testing	New Start Johannesburg Marble Towers, 17th Floor 208-212 Jeppe Street Johannesburg	(011) 333-6868
<b>Easy access to information about HIV organisations and service providers throughout South Africa.</b> HIV911, is a helpline which has been established to provide information to callers from anywhere in the country. The helpline is operated by specially trained staff, student interns and student volunteers and is backed up by a database of HIV-related service providers reputed to be the most comprehensive and up-to-date in South Africa.	The Centre for HIV and AIDS Networking (HIVAN) at the University of KwaZulu-Natal	0860 448 911 0860 HIV 911
For help with using medicines, including antiretrovirals.	Medicines Information Centre	0861 100 531 or (021) 406 6829
Campaigning for the treatment of people living with HIV and to reduce new infections.	Treatment Action Campaign (TAC)	0861 363 448
Bringing together organisations and individuals to network information towards an equitable solution to the epidemic.	The AIDS Consortium	(011) 403 0265
Health and development communication resource.	Soul City	0861 661 3145
Providing all HIV related services.	Themba lethu Clinic at Helen Joseph Hospital	(011) 489 0018
Reporting crime anonymously.	Crime Stop	08600 10 111 or SMS 32211

A selection of useful Internet websites include:

- **Small Enterprise Development Agency (SEDA)** ([http:// www.seda.org.za](http://www.seda.org.za)). Topics include starting a new business, financing a small business, managing a small business, growing your business, black economic empowerment, support for small business, business opportunities, business starter kit, taking the next step and a list of useful related web sites.
- **The South African Labour Guide** – (<http://www.labourguide.co.za>) Managing your Human Resources - the basics.
- **Paralegal Advice website** – (<http://www.paralegaladvice.org.za>) various issues including family law, labour law, social welfare, consumer law and law relating to small business.
- **The Red Ribbon portal** – (<http://www.redribbon.co.za>) SABCOHA publishes a website ([www.redribbon.co.za](http://www.redribbon.co.za)) in collaboration with Metropolitan Health Group to provide businesses with information on best practices, policies, statistics, guidelines, models and resource guides to support effective decision making and implementation of HIV programmes.

In preparing this text, we sought the assistance of:

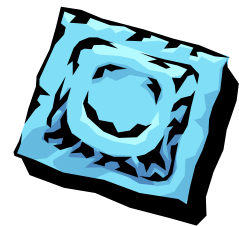
- Business Opportunity Centre, 22 Solomon Street, Braamfontein, Johannesburg
- The Business Place, 58 Marshall Street, Marshalltown, Johannesburg
- Southern Ekurhuleni Chamber of Business (SECOB), 235 Meyer Street, Germiston
- Aids Law Project, Centre for Applied Legal Studies, University of Witwatersrand, Johannesburg
- The Gauteng Department of Health
- Lifeline
- ILO
- SAfAIDS
- USAID
- Jane Theron, Crystal Stream Communications

We gratefully acknowledge their help.

# USAID: CONDOM USE IN DISEASE PREVENTION

## CONDOM USE: HOW IT RELATES TO HIV AND STI PREVENTION

1. Introduction
2. The Effectiveness of Condoms in Preventing HIV and Sexually Transmitted Infections
3. HIV
4. Other STIs
5. USAID's Development Approach to Condom Promotion
6. A Whole Market Approach for Improved Access
7. Female Condoms
8. Dual Protection
9. Seeing Results



### INTRODUCTION

The U.S. Agency for International Development (USAID) has been a leader in HIV prevention and is fully committed to a combination of strategies targeting the sexual prevention of HIV transmission, some of which include abstinence, being faithful/partner reduction, and correct and consistent condom use (ABC approach). Condom use can significantly reduce the risk of HIV infection and, in conjunction with other behaviour changes such as delayed sexual initiation and partner reduction, is a key component of effective HIV prevention programs.

HIV prevention efforts are complicated by the fact that the global pandemic is rooted in different causes in different settings. To prevent the sexual transmission of HIV, the U.S. Government, through the U.S. President's Emergency Plan for AIDS Relief (PEPFAR), supports the ABC approach because it can be used to target the sources of most of the new infections in a given population while still being tailored to meet the specific needs of the most-at-risk and vulnerable individuals.

### THE EFFECTIVENESS OF CONDOMS IN PREVENTING HIV AND SEXUALLY TRANSMITTED INFECTIONS

Abstinence from sexual intercourse or maintaining a mutually monogamous relationship between partners known to be uninfected is the surest way to avoid HIV and other sexually transmitted infections (STIs). Outside of those conditions, the use of condoms has been an important and successful intervention in many places for sexually active people, particularly when targeted at commercial and other casual sexual encounters. While no barrier method is 100 percent effective, correct and consistent use of latex condoms can reduce the risk of transmission of HIV, some other STIs, and unintended pregnancy.

*Correct and consistent use of condoms can aid in the prevention of HIV, other STIs, and unintended pregnancy.*

### HIV

While laboratory research has demonstrated that latex condoms provide an essentially impermeable barrier to particles comparable in size to or smaller than STIs, including HIV, studies have shown that correct and consistent use is essential to realize the full benefits provided by condoms in reducing the risk of HIV infection.

The body of research demonstrating the effectiveness of latex condoms in reducing sexual transmission of HIV is both comprehensive and conclusive.

Scientific studies of sexually active discordant couples, where one partner is infected with HIV and the other partner is not, have demonstrated that the correct and consistent use of latex condoms reduces the likelihood of HIV infection by 80 to 90 percent. However, failure to use condoms correctly with every act of intercourse or, to some extent, slippage or breakage of the condom, has been shown to increase the risk of HIV transmission. In fact, some studies have shown that inconsistent condom users may face the same risks of HIV infection as non-users.

### **OTHER STIs**

Condoms serve as a barrier that can protect both genders from exposure to genital secretions that transmit HIV and STIs. Gonorrhoea, Chlamydia, and trichomoniasis, like HIV, are transmitted by genital secretions. Scientific studies do provide evidence that latex condoms, when used consistently and correctly, can reduce the risk of gonorrhoea and Chlamydia infections in both women and men.

Genital ulcer diseases (such as genital herpes, syphilis, and chancroid) and human papillomavirus (HPV), which is the main cause of cervical cancer, are transmitted primarily through contact with sores/ulcers or with infected skin in areas that may or may not be covered by a condom. Recent studies have shown that correct and consistent condom use reduces the risk of herpes and HPV.

Correct and consistent use of latex condoms reduces the risk of chancroid and the other genital ulcerative diseases only when the infected area or site of potential exposure is protected.

Additional research is needed to assess more accurately the degree of risk reduction latex condoms can provide to women and men for trichomoniasis and other STIs transmitted by genital secretions as well as whether and to what degree latex condoms may reduce the risk of acquiring the few types of HPV that are associated with cervical cancer.

### **PROVIDING CONDOMS WORLDWIDE THROUGH USAID'S COMMODITY FUND**

USAID has provided commodities for family planning and reproductive health activities since the mid-1970s and for HIV prevention since the 1980s. Since then, contraceptive and condom use rates around the world have increased, thanks to USAID and other international donors. However, the need for foreign assistance continues to grow, and in fiscal year 2008, USAID continued to respond to this need by providing family planning, reproductive health, and HIV commodities to countries in the Agency's five regions: Africa (AFR), Asia, Europe & Eurasia (E&E), Latin America/Caribbean (LAC), and Middle East (ME).

USAID has developed an operational plan for its HIV strategy. One aspect of this plan includes a Commodity Fund to centrally finance male and female condoms for non-focus PEPFAR countries' HIV programs and ensure their expedited delivery to countries. Through this fund, USAID has made condoms available to dozens of countries at little or no cost. USAID provides male condoms at 2–5¢ a condom and female condoms at 57–86¢ a condom.

In fiscal year (FY) 2008, the value of USAID contraceptive and condom shipments worldwide reached \$70.2 million. Shipments reached 57 countries in USAID's AFR, Asia, E&E, LAC, and ME regions. Male condoms represented 28 percent of the total shipments, and female condoms represented nine percent.

## **USAID'S DEVELOPMENT APPROACH TO CONDOM PROMOTION**

Private sector advertising and commercial distribution are important approaches to make condoms more accessible. These programs distribute high-quality condoms at affordable prices through traditional outlets, such as health clinics and pharmacies, and through non-traditional outlets such as kiosks, bars, hotels, and brothels.

Such programs combine condom sales with social marketing that uses culturally appropriate educational messages to promote condom use and other forms of risk reduction. USAID projects assist governments and organizations in logistics management, including purchase, storage, and distribution, in order to ensure an adequate supply and efficient distribution of condoms.

It is not sufficient to provide condoms without support for how they will be distributed. Attention needs to be paid to the different target audiences, such as high-risk populations. USAID funds programs that promote condom use and provide support to condom programming.

Although it is imperative that USAID address the extraordinary health risks for society associated with prostitution and intravenous drug users by promoting the adoption of safer behaviours and encouraging condom use with casual and high-risk partners, this does not mean that USAID in any way endorses or supports prostitution or drug use.

## **A WHOLE MARKET APPROACH FOR IMPROVED ACCESS**

A whole market approach for commodity security considers the entire market for commodities and services in a country or region to ensure the needs of all clients are best met. In order to achieve a whole market approach, USAID partners with NGOs and public and commercial sectors in order to properly maintain delivery and distribution services and continue meeting demand.

A coordinated approach helps provide condoms for the entire market, which includes everybody from those who receive free condoms to those who pay. A whole market approach can lead to sustainability, increased demand and supply of condoms, an increased number of individuals with access to condoms, and a better allocation of resources. A coordinated effort also helps avoid unnecessary duplication and an inefficient use of resources.

## **FEMALE CONDOMS**

The female condom, a woman-initiated contraceptive, was first launched by the Female Health Company (FHC) in 1993 as the FC1, or the Reality FC. Since then, it has undergone changes, and covers both internal and some parts of the external genitalia. Men may also find it more comfortable because there is less of a decrease in sensation than with the male latex condom. FHC created the FC2 from synthetic nitrile, as opposed to polyurethane like the FC1, to reduce cost and maintain effectiveness. In many parts of the world, the original FC was found to be too costly, and the FC2 is 30 percent less expensive. A more affordable female condom allows for increased accessibility. However, it is still 15–20 times more expensive than the male latex condom.

In studies, the FC2 was found to be essentially the same as FC1 in preventing HIV, STIs, and unintended pregnancy. The FC2 has been reviewed by many agencies and, in 2006, the World Health Organization (WHO) recommended the FC2 be purchased by U.N. agencies. Since then, more than 22 million FC2s have been distributed in 77 countries. Three years after WHO approved the purchase of the FC2, it was approved by the Food and Drug Administration for U.S. and international distribution, which is likely to increase to meet growing international demand.



## INCREASING HEALTH IMPACT THROUGH TARGETING OF CONDOM SALES IN MALAWI

### *Background*

The HIV epidemic has taken its toll on Malawi. UNAIDS estimated an 11.9 percent HIV prevalence rate among adults in 2007. Currently, there are roughly 930,000 adults and children living with HIV in Malawi. The country's most at-risk population is female sex workers; 69 percent are affected.

The primary mode of HIV transmission is through heterosexual unprotected sex. The face of the HIV epidemic in Malawi is a female one, with almost 60 percent of infected individuals being women. In 2007, the prevalence of HIV in youth (15–24 years) was much higher in females than in males, 8.4 percent and 2.4 percent, respectively. It is well known that the young women in Malawi are infected primarily by older men, whose HIV rate is higher, so the HIV rate in young men is comparatively lower than their female peers.

### *Chishango*

Chishango, meaning "shield" in the local language, is the premiere brand of condoms in Malawi due to the social marketing campaign of a USAID-funded partner, Population Services International (PSI). Chishango sales increased from approximately 1 million in 1994 to around 9.5 million in 2007. This growth occurred simultaneously with an increased distribution of free condoms, which barely existed in the 1990s, to more than 22 million in 2007.

### *Hot Zones*

Through research, 18 "hot zones" were identified in Malawi to focus the exclusive sale of Chishango. These hot zones were areas where the most at-risk populations could be found. Outlets included bars, hotels, lodges, and night clubs. The sales coverage of these popular spots operating in targeted zones nationwide increased from 72 percent in 2006 to 82 percent in 2007. Because of USAID-funded programming, the number of high-risk outlets reached and the number of condoms sold in high-risk outlets increased by more than 300 percent from FY 2006 to FY 2007. Chishango became the preferred brand of condoms.

### *Changed Behaviour*

Not only did condom sales increase, but the message of correct and consistent condom use began to resonate with the different populations in Malawi. With the help of USAID, the increase in reported condom use with non-cohabitating partners was significant between 2000 and 2006. In a survey for youth, only 34 percent of males used a condom with a non-cohabitating partner in 2000, and that number increased to 60 percent in 2006. Females had a lower condom use rate, with 32 percent using a condom in 2000 and 40 percent in 2006.

An example is Carol, a 21-year-old mother who turned to commercial sex work in order to earn money to survive. Now, she protects herself. She refuses to sleep with any man who does not wear a condom. "I have a responsibility to look after my daughter. So, I need to make money, but I cannot sacrifice my life. Besides, Chishango condoms give me peace of mind," she said.

## DUAL PROTECTION

Male and female condoms are the only products currently available that protect against both HIV/STIs and unintended pregnancy; however, even though more than four-fifths of HIV infections are due to sexual transmission, many people still do not use condoms and continue to put themselves at risk. Data from USAID Demographic and Health Surveys in 18 African countries (132,800 women) showed that condom use





for pregnancy prevention increased significantly in 13 of 18 countries between about 1993 and 2001. Additionally, more than half (58.5 percent) of condom users used a condom to prevent unintended pregnancy.

With more women turning to condoms for contraception, there is an opportunity to promote condoms as a form of dual protection against unintended pregnancy and HIV/STI prevention. Dual protection is beneficial because the collaboration of efforts between sexual and reproductive health programs can help to leverage scarce resources, addressing the complexity of peoples' needs.

Given sustained high rates of HIV infection in southern Africa, in conjunction with continuing challenges in microbicide and vaccine development, it is necessary to reassess current condom promotion strategies. The international community, led by UNAIDS and the United Nations Population Fund (UNFPA), has advocated for widespread scale-up of combination prevention, which includes structural, behavioural, and biomedical interventions. Therefore, condom promotion must be re-conceptualized as one component of a larger package of services that address partner reduction, monogamy, STI treatment, circumcision, and the promotion of correct and consistent use of condoms for dual protection against unintended pregnancy and HIV/STI infection.

## SEEING RESULTS

### *Thailand*

The potential impact of condom promotion on the spread of HIV has been demonstrated in Southeast Asian countries where prostitution has contributed substantially to new HIV infections. In recent years, several countries have succeeded in increasing consistent condom use among prostitutes and their clients. For example, Thailand slowed its explosive HIV epidemic by promoting "100 percent condom" use in brothels. As a result of this policy and an accompanying public information campaign, as well as improved STI treatment services, condom use among prostitutes increased to more than 90 percent; reported visits to prostitutes by men declined by about half; HIV infection rates among military recruits decreased by about half; and the cases of five other STIs decreased by nearly 80 percent among brothel workers.

### *Madagascar*

Population Services International (PSI) in Madagascar worked with the USAID-funded health clinic network, Top Réseau, to provide high-quality reproductive health services to youth and prevent HIV/STIs and unintended pregnancy. In 2003, a survey was taken of youth (15–24 years) to learn about their sexual activity, their level of HIV/STI knowledge, and their condom behaviour. After three years of youth-targeted communication interventions, social support, and condom campaigns, a second survey was taken in 2006. The second survey showed an increase in the percentage of youth who had never engaged in sexual activity, from 65.8 percent in 2003 to 82.1 percent in 2006. The survey also showed a significant increase in condom use among youth. In the 2003 survey, 24.8 percent of youth said they used a condom the last time they had sex; that number rose to 29.1 percent in 2006. Finally, youth who had medium or high exposure to the campaign had an even higher percentage of condom use (31 percent and 32 percent, respectively). After youth were exposed to condom campaigns, they were more willing to use condoms with their sexual partners.

The U.S. Agency for International Development works in partnership with the U.S. President's Emergency Plan for AIDS Relief.



# HIV AND AIDS GLOSSARY

AIDS	Acquired Immune Deficiency Syndrome. Because AIDS is a syndrome, (a collection of different illness symptoms) it is incorrect to refer to the virus as the 'AIDS virus'. HIV ( Human immunodeficiency virus) is what eventually causes AIDS.
Antibodies	Also known as immunoglobulin. A protein made in the blood that fights infection. Each antibody is specific to a particular piece of an infectious organism or other foreign substance. Antibodies develop after the first exposure to an infectious organism.
Counselling	Receiving help and advice from someone who has knowledge of your illness and problems.
ARVs	Antiretrovirals. Medicines and drugs that help fight the HIV infection.
ART	Antiretroviral therapy, a comprehensive treatment of drugs, nutrition and counselling to help control HIV and offer psychological help as well.
Disclosure	Telling people what your HIV status is.
Full disclosure	When you openly and publicly disclose your HIV status to friends, family and colleagues.
Partial disclosure	Disclosing your HIV status to just a few people who you know will keep your status confidential.
Non-disclosure	When you tell no one what your HIV status is.
Drug Resistance	The ability of some micro-organisms, such as bacteria, viruses, and parasites, to adapt so that they can multiply even in the presence of drugs that would normally kill them.
HIV	Human immunodeficiency virus. The virus that weakens the immune system, that can eventually lead to AIDS. People can be infected with HIV, but no one can be infected with AIDS, because it is not a virus or single disease. AIDS is a collection of infections and diseases that can develop at the end stage of the of HIV disease.
HIV Sensitisation programmes	Programmes and training courses to learn more about HIV, how it affects people and how to treat people living with HIV kindly.
HCT	Abbreviation for 'HIV counselling and testing'. All testing should be conducted in an institutional environment which has adopted the 'Three Cs': confidentiality, informed consent, and counselling.



MTCT	Mother to child transmission. Passing HIV from an HIV-infected mother to her baby. The baby may become infected while in the womb, during labour and delivery, or through breastfeeding if a mother is HIV-positive.
Opportunistic infections	Illnesses caused by various organisms, some of which usually do not cause disease in persons with healthy immune systems. These infections attack a person living with HIV, due to the fact that their immune system is weak and cannot fight off other diseases like TB, 'flu etc.
PLHIV	People living with HIV. Person living with HIV or HIV-infected person.
PTCT	Parent to child transmission. Parents can infect their children with the virus by allowing blood from cuts or wounds to come into contact with the child.
PEP	Post-exposure prophylaxis. Any prophylactic (preventative) treatment started immediately after exposure to a disease-causing virus, in order to prevent infection and development of disease. In the case of HIV infection, post-exposure prophylaxis is a course of antiretroviral drugs which is thought to reduce the risk of seroconversion after events with high risk of exposure to HIV.
Safer sex	Always using a condom when having sexual intercourse.
Shared confidentiality	Shared confidentiality refers to confidentiality that is shared with others. These others might include family members, loved ones, care givers, and trusted friends. This shared confidentiality is at the discretion of the person who is tested.
Support network	A collection of people to help you deal with your illness, often including friends, family and health care providers.
STD, STI	Sexually transmitted disease. Sexually transmitted infection.
Seroconversion	The process through which a newly infected person develops antibodies to HIV. These antibodies can then be seen in an HIV test. Seroconversion may occur anywhere from days to weeks or months following HIV infection.
Syndrome	A collection of different symptoms that make up an illness.
TB	Tuberculosis. An infection caused by the bacterium <i>Mycobacterium tuberculosis</i> . TB bacteria are spread through the air when a person with active TB coughs, sneezes, or speaks.



Treatment	Taking medication for your illness.
First-line treatment	<p>The first combination of medicines that a patient receives is known as the first-line treatment. New treatment lines are given when the current combination of drugs fail to slow or stop the progress of infection.</p> <p>This is the main type of treatment for HIV or AIDS. It is not a cure, but it can stop people from becoming ill for many years. The treatment consists of drugs that have to be taken every day for the rest of a person's life.</p> <p>The aim of antiretroviral treatment is to keep the amount of HIV in the body at a low level. This stops any weakening of the immune system and allows it to recover from any damage that HIV might have already caused.</p>
Second-line	<p>If a first-line treatment combination of drugs fail, it is important to start a new one as soon as possible. A second-line treatment is given as quickly as possible to get the virus back under control.</p> <p>First-line treatments are not the only treatment line that can fail to control HIV. Second-line treatments can fail as well.</p>
Third-line	If a second-line treatment fails, a third-line treatment is given with different medicines. New HIV medications are developed almost every year, giving doctors many drugs that can be combined to help keep an HIV infection under control.
Treatment failure	A treatment fails if viral load counts go up and CD4 counts go down in three consecutive sets of blood tests. Once a treatment line has failed, a new treatment combination must be given.
Window Period	The time period between a person's infection with HIV and the appearance of detectable anti-HIV antibodies. Because antibodies to HIV take some time to form, an HIV antibody test will not be positive immediately after a person is infected.

# GENERAL GLOSSARY

Adherence	Keeping to the instructions you have been given about taking medicines.
Assets	Things of value that you own, like a house, a motor car, tools, a television.
Apprenticeship	Learning a trade or a craft while being employed.
Budget	Making a list of how much money you earn so that you know how much you are able to spend without getting into debt.
Contaminate	To mix with something dangerous or poisonous, including germs that cause infection.
Cost effective	A service or product that can be provided or made at a price that is low enough to sell at a good profit.
Counselling	Good advice, often given by specially trained counsellors to help people deal with problems.
Crisis	A time of danger or difficulty, often happening without warning.
Cross-training	Training employees so that each one knows how to do another's job.
Deed of transfer	A document that shows you have sold or given something to another person, used when selling your business or other assets.
Disability	Being unable to do certain things due to the loss of a bodily function, such as hurting an arm in an accident, or being in a wheelchair.
Document	Something that is written which gives certain information to whoever is reading it.
Discrimination	Treating people differently if they are ill, often unkindly and with negative feelings.
Efficient	Something that is done well and correctly.
Employee	A person who works for someone else.
Employer	The person who hires an employee, often the owner of a business.
Empower	To give power to someone, sometimes through sharing of information and knowledge, sometimes through providing skills.

Entrepreneur	A person who starts and runs his or her own business.
Environment	Our surroundings, where we live or work.
Estate planning	Making plans before you die so that your property and assets are shared between the people that you choose.
Financial	About money.
Guardian	The person who looks after a child younger than 18 and who makes decisions about the child's life.
Gender	The sex of a person, either a man or a woman.
Identify	Recognise or show what something is, or who someone is.
Impact	The effect that certain actions have on a situation or a person.
Implement	Take action to make something happen.
Incapacity	Unable or unfit to do certain things.
Income	Money that you earn.
Inheritance	Money, property or goods that are given to you by someone who has died.
Liabilities	Your responsibilities or money you owe, either business or personal.
Micro loan	A very small amount of money that you borrow and must pay back.
Negative	A bad or unfortunate happening, action or situation. When referring to the outcome of an HIV test, this means the opposite of positive, in other words, a negative result means that HIV is not present which is a good result.
Negotiation	Discussion about a business or other type of deal until agreement is reached.
Nutrition	The life and energy that food gives you.
Objectives	Goals, things to aim for.
Obligations	Responsibilities toward someone else or to business.
Paralegal	A person with legal knowledge who assists lawyers.
Positive Living	Living with an attitude of optimism, feeling that everything will be all right.

Prevention	To stop something from happening by taking certain actions.
Privacy	Privacy is personal information that a person would not wish others to know without giving permission. Under the ethical principle of respect for a person's privacy, public health workers have to respect privacy.
Procedures	The way in which business is conducted, the things that must be done to make business run smoothly.
Productive	Working hard, often to create goods or wealth.
Profits	The amount of money a business brings in after all the expenses have been met.
Reasonable accommodation	Any changes to a job or to the workplace that is reasonably practical and will enable a person living with HIV or AIDS to have access to, or participate in, worthwhile employment.
Qualifications	Skills and knowledge gained through formal learning or experience.
Resource	Something that helps you or brings you support, this can be people, advice, knowledge or products.
Service delivery	Providing a service or product to customers.
Spouse	The person to whom you are married, either a husband or wife.
Status	How important you are in business or the community, how people regard you.
Stigma	A negative and shameful way in which a person is regarded.
Stress	Anxiety, worry, being under pressure.
Tax returns	Financial records of earnings, profits and debts that are given to the Receiver of Revenue, together with the amount of money you have to pay in income tax.
Will	Written instructions where you say what must happen to your property after you die.