



with me and that had become angry with me when I couldn't pay them, had once again become my friends and the relationships were put back in order.

"Ever since then Lubbe Construction and Nurcha have formed a tight working relationship and if I need bridging finance for housing or infrastructure projects I know where to go to get the finance and assistance I need. To this day I do not go anywhere near the banks and if I want equipment or stock I buy it cash," Sam says.

Apart from supplies and equipment used for the day-to-day running of his business, Sam has purchased five 25-ton excavators, a front-end loader, several tractor loader backhoe (TLB) and three trucks – cash. "Not bad for a small time building contractor."

Since the initial funding Nurcha has provided finance to him to build more than 4000 houses in Kwenele, Langeville, Orangefarm and Lakeside. During the same time the company has undertaken bulk water provision services, roads and other infrastructure projects that have been self funded. Work for the private sector and for government is ongoing and Lubbe Construction has built a number of office blocks, retail outlets and private houses, as well as schools and community centres.



Initially Sam had to make use of public transport, and later a bicycle, as his fortunes increased

the company found itself well and truly on the rocks. Sam, who had until then been proud of his company's ability to pay suppliers, was upset and felt helpless. Despite his efforts and after many meetings with major banks the situation looked bleak. That was until he met Nurcha Construction Finance and Support Services who threw him a lifeline.

Long-lasting partnership

A representative from the company, Johan Claassen, was dispatched to assess the predicament and reported that - with assistance from Nurcha - the situation could be turned around and the company could be rescued. "Nurcha was like a silent business partner and they guided and advised me throughout the process until I had paid off the debt. This was good because the suppliers that were always happy to do business

Jet-setting

It has expanded to include buying its own property for developments and other related business ventures. Far from his humble beginnings as a young tea boy and entrepreneur riding to site on a bicycle, Sam has built a comfortable lifestyle with the associated luxuries acquired through a successful career. Thanks to hard work and dedication his small start-up business has grown and now has branches in Botswana, Mozambique and even as far afield as Sudan and England. Like his business, Sam has developed and grown as a person and businessman. He has become a jetsetter that travels the world in search of opportunities for Lubbe Construction.

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