Table of Contents

Company and Intellectual Property Commission 2
Small Enterprise Development Agency 5
National Youth Development Agency 9
Small Enterprise Finance Agency 14
National Empowerment Fund 25
Industrial Development Corporation 33
Development Bank of Southern Africa 44
Land Bank 52
Department of Trade and Industry – Incentive Schemes 60
Co-Operative Banks Development Agency (CBDA) 71
Technology Innovation Agency [TIA] 74
National Development Agency 76
South African Women Entrepreneurs’ Network 80
Gauteng Enterprise Propeller 82
Enterprisation - SAICA Enterprise Development 85
South African Bureau of Standards 88
Proudly South African 91
**Grant threshold:** The grants offered will vary from R1 000.00 up to a maximum of R100 000.00.

While a grant does not have to be paid back, all successful applications will be required to actively participate in the above mentioned non-financial business support services, for a period of two years.

**Grant types:** Grants will be issued to the following:
- Individual grants will be issued to (Formal and informal businesses) who are at the promising and start-up phase of their development or development stage.
- Co-operatives: which are autonomous association of persons united voluntarily to meet their common economic and social needs and aspirations through a jointly owned and democratically controlled enterprise organised and operated on cooperative principles.
- Community Development Facilitation projects: the NYDA will also facilitate a process of community development through identifying projects that will be funded through NYDA funds and/or funds sourced from partners.

**Utilisation of Grant Funding:** The grant can be utilised for the following:
- Working capital
- Asset finance
- Stock purchases

The **types of businesses** that will be assisted through the Grant Programme include but are not limited to:
- motor mechanics/panel beaters
- electricians
- plumbers
- domestic appliance repair services
- beauticians and hair dressers
- cleaning companies
- small scale recycling companies
- street vendors
- car washes
- others

**Qualifying Criteria**
The grant programme will be offered to qualifying potential entrepreneurs who meet the following criteria:
- Are youth (18-35 yrs.) with necessary skills, experience or; with the potential skill appropriate for the enterprise that they conduct or intend to conduct;
- Are South African citizens, are resident within the borders of South Africa and members of the entity should comprise 100% South African citizen;
- Requires the grant for business start-up or growth;
- Business are operating within the borders of South Africa;
- Are involved in the day-to-day operation and management of the business;
- Must be willing to join the business on a full-time basis;
- Operate either informally or formally; generally recognised as micro enterprises (e.g. street traders, vendors, emerging enterprises);
- Have a profit motive and are commercially viable and sustainable;
- For groups they must have or be willing to form a group of minimum 5 persons.
Grant approval process and turnaround times
An applicant shall be assisted to complete both the business plan and grant application form by the Grant Officer. The Grant officer shall ensure that all required supporting documentation are in place before the application is passed to the Branch Manager, who will review the file for compliance prior to submission to the Branch Grant Approval Committee (BGAC).

All documentation submitted by the applicant should be certified original copies. Bank statements should be issued by the bank and not internet print-outs. Lead time for any young person to receive a response whether favourable or not is 21 days.

**NOTE:** All existing loan applications will be transferred to the IDC and sefa. The NYDA has signed an MOU with these institutions who have an allocated budget of R3 billion over the next 5 year to support entrepreneurs through loan finance. The NYDA will further assist youth entrepreneurs with business development support.

Youth Build Programme
The NYDA will be focussing on tailor made interventions for job preparedness and placement, including the scaling up of the Youth Build Programme for out-of-school youth. To this end, 40% of the NYDA’s financial resources will be redirected towards Education and Skills Development interventions for young people. The NYDA will continue with efforts directed at economic participation offering a range of products, programmes and services to young entrepreneurs in need, albeit as a secondary focus.

About the Youth Build Programme
The National Youth Service programme offers volunteers a comprehensive programme that integrates academic achievement, work experience, social action, leadership development, and personal transformation in a single project.

The NYDA will implement **two types of Youth Build projects.**
- The comprehensive model where 100 youth, all of them volunteers, spend 8 – 12 months in class and on-site learning in the construction trade using the Youth Build model.
- Through partnership with Department of Human Settlements, volunteers are recruited within identified communities, orientated by NYDA and then go straight to site to build houses. When they complete the houses they go into training with National Home Builders Registration Council (NHBRC) for six weeks, thereafter the NYDA conducts Job Preparedness workshops to prepare volunteers as they exit the programme to look for jobs or start their own businesses based on the skills they’ve acquired through Youth Build.

**The difference in the two approaches is that on the first one the NYDA can fund the project up to 100% however with the second one Human Settlements is the custodian of the programme and they fund most of the components.**

Specific Exclusions
- The NYDA will not consider Grant applications for the following:
  - Enterprises which require less than R1, 000 and above R100 000.00
  - Fall within the gambling, gaming, sex industries, and operates illegal activities;
  - Where tobacco is a primary income generator;
  - Where alcohol is a primary income generator;
• Where the enterprise operates as an investment trusts or venture capital / private equity funds;
• Where the enterprise requires seed capital for research and development activities;
• Where the enterprise requires NYDA to issue a guarantee in favour of a third party.

Frequently Asked Questions
• What is Youth Build? Youth Build is a community based National Youth Service programme that offers a comprehensive programme that integrates academic achievement, work experience, social action, leadership development, and personal transformation in a single project for volunteers.
• Who qualifies to be part of Youth Build programme? Young people between the ages 18 – 35 qualify to participate into a Youth Build programme.
• Where is it implemented? Currently there are Youth Build projects implemented in the Eastern Cape province and we have just completed one in Western Cape while volunteers are currently in training in uMtshezi, KZN. Tshwane Youth Build recently ended with 117 volunteers graduating with NQF level 3 certificates after undergoing training and building 50 low-cost houses in Winterveld.
• What is the NYDA’s involvement in the Youth Build programme? NYDA’s role in the Youth Build programme is to conduct project orientation for volunteers and train them in life skills, basic Math and English and conduct Job Preparedness workshops to prepare them to exit the programme.
• How do I become a Youth Build volunteer? By showing interest whenever applications for volunteers are requested in your community and availing yourself to be part of any community project.
• Are there exit opportunities in place for Youth Build volunteers who have finished the programme? The volunteers that complete the programme are linked with different exit opportunities by participating partners like NYDA and Human Settlement. NYDA links the volunteers to its products and services like cooperatives or business development, grant applications and their CV’s are uploaded into our JOBS database for further opportunities.
• What is the duration of the Youth Build training programme? The training programme is anything between 6 to 12 months depending on the intensity of the programme or project to be undertaken.
• Who provides training for volunteers? The volunteers receive life skills and Job Preparedness training from NYDA and National Home Builders Registration Council (NHBRC) provides Construction SETA accredited training in building trades like plumbing, bricklaying and carpentry.
• Do Youth Build volunteers get paid? No, the services offered by volunteers are purely voluntary with the benefit of training at the end of the service.
• Do I receive an accredited qualification after I complete the training? Yes, volunteers receive CETA accredited qualifications at the end of the whole programme.
• Which skills can I acquire through the Youth Build programme? The skills that can be acquired are plumbing, brick laying and carpentry.
Contact Details

Head Office
Address:
11 Broadwalk Avenue,
Halfway House,
1683

Call Centre: 0800 52 52 52
Contact number: 011 651 7000
Fax number: 086 606 6563
Email: info@nyda.gov.za

Eastern Cape – East London
Address:
31 Malcomess Park,
Cnr St Georges & Gately Street,
Spar Complex,
Southernwood, 5201

Contact number: 043 704 4600
Branch Manager: Duma Maqubela

North West - Rustenburg
Address:
Sanlam Centre,
Shop No 1 and 4,
43-45 Boom Street,
Rustenburg, 0299

Contact number: 014 591 9600
Fax number: 086 535 5332
Branch Manager: Michael Phokela

Gauteng – Pretoria
Address:
429 Shoburg Building,
Church Street,
Pretoria,
0001

Contact number: 012 322 1375/2135
Branch Manager: Motlalepule Thupudi

Northern Cape - Kimberley
Address:
Old Telkom Building,
64-70 De Toit Span Building,
Kimberley, 8300

Contact number: 053 807 1020
Fax number: 053 807 1029
Branch Manager: Isaac Dithebe

Free State - Bloemfontein
Address:
GF Shop 125,
Sanlam Plaza,
Cnr Maitland and East Burger Street,
Bloemfontein, 9301

Contact number: 051 411 9450
Fax number: 086 667 8933
Branch Manager: Kagisho Mokae

Gauteng – Soweto
Address:
2127 Old Potchefstroom Road,
Klipspruit,
Soweto, 1809

Contact number: 011 938 4101
Branch Manager: Thabani Mwaba

Limpopo - Polokwane
Address:
60 Schoeman Street,
Shop 10, Crescent Building,
Polokwane, 0699

Contact number: 015 294 0800
Fax number: 015 294 0827
Branch Manager: Percy Madziwo

Western Cape – Cape Town
Address:
Shop P 18a Piazza,
Golden Acre,
Adderley Street,
Cape Town

Contact number: 021 415 2040
Branch Manager: Stephen Curry

Eastern Cape – Port Elizabeth
Address:
Kwantu Towers,
Ground floor,
Govern Mbeki Avenue,
Market Square,
Port Elizabeth, 6056

Contact number: 041 503 9100
Fax number: 086 627 6598
Branch Manager: Vusumzi Malinana

Gauteng – Johannesburg
Address:
17 Diagonal Street,
Old JSE Building,
Ground Floor, Newtown,
Johannesburg, 2001

Contact number: 011 834 7660
Branch Manager: Kevin Govender

Mpumalanga - Nelspruit
Address:
Sanlam Centre,
Shop No 1 and 4,
43-45 Boom Street,
Rustenburg, 0299

Contact number: 013 752 4628
Fax number: 013 756 0100
Branch Manager: April Motloung

KwaZulu Natal - Durban
Address:
Ground Floor,
Smart Exchange Building,
5 Walnut Road (Cnr. Dr. AB Xuma),
Durban, 4001

Contact number: 031 327 9900/9904
Fax number: 031 327 9950
Branch Manager: Sabelo Ntuli
SMALL ENTERPRISE FINANCE AGENCY

Small Enterprise Finance Agency (SOC) Ltd commonly known as sefa was established on 1st April 2012 as a result of the merger of South African Micro Apex Fund, Khula Enterprise Finance Ltd and the small business activities of IDC.

Mandate, Vision and Mission

Mandate: To foster the establishment, survival and growth of SMMEs and thereby contribute towards poverty alleviation and job creation.

Vision: To be the leading catalyst for the development of sustainable Survivalist, Micro, Small and Medium enterprises through the provision of finance.

Mission: Our mission is to provide access to finance to Survivalist, Micro, Small and Medium businesses throughout South Africa by:
• Delivering wholesale and direct lending;
• Providing credit guarantees to Small, Medium and Micro businesses;
• Supporting the institutional strengthening of Financial Intermediaries so that they can be effective in assisting SMMEs;
• Creating strategic partnerships with a range of institutions for sustainable SMMEs development and support;
• Monitoring the effectiveness and impact of our financing, credit guarantee and capacity development activities;
• Developing (through partnerships) innovative finance products, tools and channels to catalyse increased market participation in the provision of affordable finance.

Target market
The target market is survivalists, micro, small and medium businesses including co-operatives (SMMEs) falling in the following funding gap:
• Survivalists and microenterprises – loans between R500 and R50,000
• Small Enterprises – loans between R50,000 and R1 million
• Medium enterprises – loans between R1 million and R5 million

Products and Services – Direct Lending Products
These are loans that sefa provides directly to Small and Medium sized Enterprises as well as co-operatives operating in all sectors of the economy. The facilities range from a minimum of R50,000 to a maximum of R5 million.

Bridging Loan
A bridging loan is a short-term loan that is provided to an enterprise to finance working capital needs (i.e. stock and/or operating overheads).

This facility is only provided to businesses that have secured firm contracts (orders) from their clients. It is only applicable in business to business transactions. This type of financing allows an enterprise to meet current obligations by providing immediate cash flow.
Duration of the Loan: The loans are short-term (up to 1 year) and may be backed by some form of collateral such as sureties, cessions, etc.

Term Loan
A term loan is a loan worth a specific amount, which has a specified repayment schedule and a floating or fixed interest rate.

This facility is used to finance assets that have a medium to long term lifespan (e.g. machinery, fixtures and fittings, vehicles, office equipment). Term Loans can also be used for start-ups, expansions and acquisitions of businesses.

Duration of the Loan: The loans are usually repayable between 1 and 5 years.

Structured Finance
Structured finance is used to finance businesses that require funding that fall outside the parameters of term and bridge loan facilities. The support is provided by way of a debt facility but mainly tailored around the requirements of the project (tailored finance).

Duration of the Loan: The loan can be taken over a period of maximum 5 years.

How to apply
- Applicants approach sefa’s nearest regional office for the initial basic assessment;
- Regional office issue and assess application forms from qualifying applicants;
- Due diligence is performed by sefa and application submitted to Committee for a decision;
- The Committee decision is then communicated to the applicant and in case of approved facilities, the client enters into a contractual obligation with sefa;
- Funds are then transferred to successful clients and post investment monitoring and/or mentorship support is provided (where applicable).

Eligibility Criteria
- Clients applying for financial assistance from sefa must fulfill the following requirements:
  - South African citizens with valid South African Identity Documents or legal entities controlled by South African Citizens with valid South African Identity Documents or permanent residents who hold a valid RSA ID document;
  - Be legally constituted including sole traders with a fixed physical address;
  - Must have the necessary contractual capacity;
  - The controlling interest of the enterprise for an applicant which is a juristic person (51% of the issued ordinary share capital) must be held by South African citizens with valid South African Identity Documents or a South African Registered legal entity itself controlled by South African citizens with valid South African Identity Documents;
  - All business operations, including but not limited to projects, programs or enterprises, must be operated within South Africa;
  - The enterprise must be compliant with generally accepted corporate governance practices appropriate to the client’s legal status;
  - Have completed official loan application forms;
  - Have a written proposal or business plan that meets the requirements of sefa’s loan application criteria;
  - Have provided all initial and supporting documentation for application in a professional manner;
  - Demonstrate the character and ability to repay the loan;
  - May incur debt in terms of relevant legislation;
  - Have provided personal and / or credit references;
  - Be owner manager;
  - A trust that has within the trust deed the power to borrow money and pledge assets as security and to give surety for borrowing.
Exclusions: The following industries are excluded:
• Tobacco, liquor, gambling, sex trade
• Armaments
• Speculative real estate
• Leveraged buy-out funds:
  o Hedging
  o Borrowings
  o Ventures inconsistent with the mandate of sefa
  o Loans to partners, the fund managers, their employees and affiliates, except for members of FSCs
• Any business involved in illegal trade
• Any business whose trade or operations may prejudice the reputation and good standing of sefa
• Any political organization
• People under debt review
• Any business having directors (or equivalent) who are un-rehabilitated insolvents individuals
• Technically insolvent businesses and individuals

Products and Services – Wholesale Lending Products
Micro Finance Institutions

1. Small Enterprise Finance
SEF is a not-for-profit, pro-poor microfinance institution which began operations in 1992 with its head office based in Limpopo. The primary financial services offered by SEF are enterprise credit and a savings facilitation service. Loans provided are from R500 to R2 000 with fixed interest rates of 40.9% based on a declining balance. The rates don’t fluctuate with the changes to prime rate changes and no provision is calculated for rate changes.

Contact us:
Tel: 015 307 5837
Fax: 015 307 2977
Email: info@sefa.co.za

2. Sakthi Financial Services (Pty) Ltd
Sakthi Financial Services (Pty) Ltd is a microfinance institution based in Phoenix in the outskirts of Durban. The company provides loans to survivalist and micro-enterprises using individual lending methodology. Loan ranges is R500 to R50 000 with repayment terms of 3 months to 36 months. Short term loans are charged interest rate @ 5% pm and medium term are charged 21% p.a.

Contact us:
Address:
Osmans Centre
3 Featherstone Place,
Whetstone
Phoenix
Kwazulu Natal
Tel: 031 500 9496

3. Tetla Development (Pty) Ltd
Tetla Development (Pty) Ltd, a micro-financial institution based in Bergville, Kwa-Zulu Natal and uses group lending methodology. The company’s primary target market is groups between 5-8 individuals who have business enterprises and requires loan ranging from R 300 to R 1 300 repayable over terms of 1 Month to 4 Months.
Contact us:
Potential borrowers call the office at 021 447 3844 and their details are forwarded to the relevant Field Worker who then makes contact with the group.

4. **Mazwe**
Mazwe provides the following specific products being; Bridging finance, Enterprise development and Payroll loans. The company’s target market includes all income earning households that seeks loans to grow and expands their businesses. sefa funds will be applied for purely for micro enterprise loans ranging from R 1000 to R 50 000 repayable over terms of 1 – 60 months.

Contact us:
Address:
18 Eglin Rd,
Johannesburg ,2157
Tel: 011 803 9003

5. **Get Ready Investment Holdings (Pty) Ltd**
Get Ready Investment Holdings (Pty) Ltd has been in SAMAF books since 2007. The company provides loans for enterprise development purposes and poverty alleviation. The company is based in Limpopo. The company uses group lending methodology with potential clients from groups of 5 with an undertaking to guarantee each other. Loan ranges from R500 to R2000 with minimum repayment of 4 months to maximum 12 months.

Cell: 083 618 4027
Tel/Fax: 015 851 0100
Email: info@getready.co.za

6. **Aloga**
Aloga is a Section 21 company that offer loans to micro-entrepreneurs. The company is based in Gauteng with its headquarters in Mamelodi and has 1 branch in Soshanguve. The company uses both individual and group lending methodology however to qualify for individual loan you must graduate from the group. The target market is the survivalist enterprises and micro enterprise loans. Loan ranges are from R1 000 to R10 000 over the period of 1-12 months, 30% interest rate on the declining.

Contact us:
**Mamelodi Office**:
34/10 Mahube Shopping Complex
Mahube Valley
Mamelodi East
Tel: 012 840 1650 or 012 840 1286
Fax: 012 840 0110
Email: info@aloga.co.za

**Soshanguve Office**:
Soshanguve Pick ‘N Pay Center
Soshanguve BB X1
Buitekant Street
Tel: 012 790 1616
Email: info@aloga.co.za

7. **Ndiza**
Ndiza is a Microfinance company that utilises Individual Lending Methodology targeting existing
informal businesses and SMEs who have a signed contract. Its product range includes:

• Microenterprise Loans ranges from R500 to R50 000 and average R 26 500. These loans have terms of 3 to 12 months.
• Bridging loans for small to medium business ranging from R 20 000.00 and maximum of R 50 000.00 over the period of 3-6 months.

Contact us:
Address: 1 De Villiers Building, 4th Floor, Cnr Harisson Street & De Villiers Street, Johannesburg CBD (Behind Park Station), South Africa

Tel: 086 111 NDIZA (63492) Fax: 086 655 2319
Email: ndizainfo@ndizafinance.co.za

8. G50 Women Financial Services
G50 Women Financial Services is an SMME Finance company based in Limpopo which is wholly owned by black South African women. The company provides loans to SMME who are in supply services with government orders excluding construction. Loans offered are from R500 to R50 000 with a fixed interest rate of 15% repayable over 3 months.

Contact us:
Address: Unit 4, Drankenstein, 84 Hans Van Rensburg Street, Cnr Devenish, Polokwane, Limpopo

Tel: 015 297 1965
Email: info@g50.co.za
Website: www.g50.co.za

9. Phakamani
Phakamani is a microfinance institution which provides finance to targeted rural and peri-urban areas with very high unemployment. The neediest people within these communities are identified by using a household index, an asset test, and a basic interview. Women who may be interested in starting their own micro-enterprises are invited to learn about Phakamani’s programme.

Contact us:
Address: 6 Macadamia Office Park Impala St White River, Mpumalanga
Tel: 013 750 0415
Fax: 086 539 8292
Email: info@phakamanifoundation.org

Retail Finance Intermediaries

1. Capital Harvest Emerging Farmer Finance
Capital Harvest emerging Farmer Finance is a privately owned niche agricultural financier. It has offices in Stellenbosch and Free State. The company operates through a network of other partnerships which enable it to have a national foot print. The company finances production inputs, mechanisation, poultry projects, dairy and piggery projects farm purchase, upgrade of production facilities, development of new plantings and orchards.
2. Retmil Financial Services (Pty) Ltd
Retmil has been with sefa since 2004 and focus on providing access to funding to SMEs in the Free State Province. In April 2011, Retmil's accounts were consolidated into one account with a new repayment plan extending over 7 years and monthly instalments of R633k. On the 15 August 2012, the sefa Board approved a new business loan of R30m.

3. Mettle Administrative Services (Pty) Ltd
Mettle Administrative Services (Pty) Ltd. (MAS) has been with sefa since 2010. MAS provide working capital finance to panel beaters by way of discounting invoices issued to various short-term insurance companies and corporates that self-insure. The product is marketed to panel beaters and MAS enters into strategic relationships with the insurers and corporates. Therefore, the business model of MAS can be summarised as that of assuming credit risk on approved motor insurance companies and corporates and not the panel beater.

4. Cape Capital Investment Finance Co Ltd
Cape Capital has been with sefa since 2010 and is based in the Western Cape. The following products and services are on offer:

- asset based finance, being rentals and instalment sale agreements for technology equipment, plant and machinery;
- trade finance;
- foreign exchange services for imports and exports;
- stock finance;
- short-term bridging finance; and
- bond origination
COMPANY AND INTELLECTUAL PROPERTY COMMISSION

CIPC's Legislative Mandate
The legislative mandate of the Commission is as follows:

CIPC administers all or parts of fifteen (15) pieces of legislation relating to corporate and intellectual property regulation. Its mandate encompasses companies, close corporations, co-operatives, trade marks, patents, designs, aspects of copyright legislation and enforcement of rules and regulations in most of these areas of law.

CIPC’s primary institutional mandate is derived from the Companies Act, 2008, which establishes CIPC as a juristic person.

Vision and Mission
Vision: The vision of CIPC is to be the gateway to sustainable formal economic participation and investment for all in South Africa.
Mission: The mission of CIPC is to unlock value in businesses and intellectual property by:
• Providing easy, accessible and value-adding registration services for business entities, intellectual property rights holders and regulated practitioners;
• Maintaining and disclosing secure, accurate, credible and relevant information regarding business entities, business rescue practitioners, corporate conduct and reputation, intellectual property rights and indigenous cultural expression;
• Increasing awareness and knowledge of company and intellectual property laws, inclusive of the compliance obligations and opportunities for business entities and intellectual property rights holders to drive growth and sustainability, as well as the knowledge of the actual and potential impact of these laws in promoting the broader policy objectives of government;
• Taking the necessary steps to visibly, effectively and efficiently monitor and enforce compliance with the laws that CIPC administers

Main functions of the Commission
• Registration of Companies, Co-operatives and Intellectual Property Rights (trade marks, patents, designs and copyright) and maintenance thereof
• Disclosure of Information on its business registers
• Promotion of education and awareness of Company and Intellectual Property Law
• Promotion of compliance with relevant legislation
• Efficient and effective enforcement of relevant legislation
• Monitoring compliance with and contraventions of financial reporting standards, and making recommendations thereto to Financial Reporting Standards Council (FRSC)
• Licensing of Business rescue practitioners
• Report, research and advise Minister on matters of national policy relating to company and intellectual property law
5. CapX Invoice Discounting (Pty) Ltd
CapX provides invoice discounting to SMEs. Its target market includes growing businesses experiencing cash flow pressures. Invoice discounting provides these enterprises with instant cash to meet their short obligations by releasing the working capital tied up in debtors.

Contact us:
Address: 3rd Floor, Mill House Boundary Terraces, Mariendahl Lane, Newlands, 7700
Name: Christopher Howell Tel: 021 683 3525 Fax: 021 683 4422
Email: chris@capecapital.co.za Website: www.capecapital.co.za

Specialised Funds and Joint Ventures

1. Anglo Khula Mining Fund
The fund started in 2003 and invests in viable SME companies that are involved in small scale mining and related activities within the Republic of South Africa. The fund provides equity and/or debt instruments, with equity stakes taken no exceeding 49% of the issued share capital of investees. Individual investments range between R1m and R20m (per project). SME financing is capped at the prevailing prime lending rate.

Contact us:
Address: 44 Main Street
Johannesburg
2001
Name: Alugumi Dzebu
Tel: 011 638 3716
Fax: 011 638 5321
Email: alugumi.dzebu@angloamerican.co.za

2. Khula–Akwandze Fund
Khula–Akwandze Fund only finances black sugarcane farmers in Mpumalanga and Pongola region of KwaZulu Natal. The purpose of the Fund is to finance small to medium scale sugar-cane growers in the Malelane, Nkomati areas in the Mpumalanga Province. Specific financing needs catered for sugar-cane growers are as follows:

Contact us:
Address: Tsb Sugar Mill
Mhlati Farm
Malelane
1320
Name: Roger Armitage
Tel: 013 791 1470
Email: ArmitageR@tsb.co.za
Website: www.tsb.co.za
3. Identity Development Fund
Identity Development Fund is an en commandite partnership between Khule Enterprise Limited and Identity Development Fund. The fund provides a combination of loan and equity funding targeted at black women and youth-owned business enterprises and focuses on start-up and early expansion.

Contact us:
Address:
Ground Floor Turner and Townsend House
21 Fricker Road (entrance on Chaplin Road)
Illovo
2196

Name: Polo Radebe
Tel: 011 772 7900
Email: info@idf.co.za
Website: www.idf.co.za

4. Utho Capital Fund Managers (Pty) Ltd
The fund provide support to BEE SMEs in infrastructure development, construction related industries and property development. Construction related includes various types of businesses directly related to the construction industry e.g. production and supply of gauge steel trusses, maintenance and supply materials used in road construction, plumbing system installation, electrical installation and maintenance and similar businesses.

Address:
Lillipark Officer Park
Progress House
34 Rivonia Boulevard
Rivonia
2128
Name: Stephen Pearce
Tel: 011 234 1370
Fax: 011 234 1380
Email: stephenp@utho.co.za
Website: www.utho.co.za

Credit Guarantee Scheme
The purpose of the scheme is to issue a range of credit guarantee products to lenders (commercial banks and other financial institutions) for SMME borrowers whose access to finance is impeded by the fact that they do not have collateral required by the lenders. SMMEs would normally require finance in order to establish, expand or purchase existing businesses. The three broad categories of indemnities are available are individual, portfolio and institutional indemnities.

The financial institution will assess the business plan and loan application in terms of its lending criteria. sefa will set certain guidelines for the assessing and monitoring of the loan process on which the indemnity will be enforced. Once the application has been approved, the financial institution will approach sefa for indemnity cover and a mentor may be appointed to help with the implementation of the business plan, setting up of operational systems and general business management. The financial institution manages the loan and collects payments for the duration of the loan. The full repayment of the loan remains the responsibility of the applicant.
Eligibility criteria for the Banks and Financial Sector “BFS”
1. Commercial banks are automatically eligible to participate in the Scheme by virtue of them being professional money lenders, registered, regulated and monitored by the Financial Services Board and overseen by the South African Reserve Bank. Other lenders will be incorporated into the scheme provided they meet the legislative conditions;
2. They must agree to the terms and conditions of the Scheme, as they would appear in the Indemnity Agreement, and thereafter sign the agreement.
3. sefa will have the right to review their credit lending policies and procedures to the SMME market.

Eligibility criteria for non-bank financial intermediaries
1. The RFI/SF must meet the minimum criteria as set out in 2.1;
2. The prospective intermediary’s objectives must be in line with the sefa developmental mandate;
3. The prospective intermediary’s business must be financially sound enough to support its objectives;
4. The prospective intermediary must have sufficient human resource capacity and experience to implement its objectives to the satisfaction of sefa
5. The prospective intermediary is required to submit a viable, convincing business plan to sefa before it can be accredited to the Scheme.

Land Report Empowerment Facility
The Land Reform Empowerment Facility (LREF) is a Broad Based Black Economic Empowerment Fund capitalised by the Department of Rural Development and Land Reform and supported by the European Union. LREF is a wholesale financing facility through which sefa lends money to commercial banks and other reputable agricultural lenders for on-lending to land reform beneficiaries.

The aim of LREF is therefore to broaden the control, management and ownership by black South African citizens in land-based high-value income generating assets in the agricultural sector. To increase the commercial success of LREF-funded projects, sefa assists these projects with training and skills development interventions by means of a training grant.

Financing facilities under LREF
• **Mortgage Loan Facility** - This is a financing facility which enables the target market to buy and own land for agricultural production purposes, under the following criteria:
  a. Maximum loan value of R15 million per project

• **Maximal loan of R1 million per Black person participating in the project**
  b. Loan repayment period must not exceed 12 years.

• **Equity Share Scheme** - An equity share scheme is a business arrangement in which both land reform beneficiaries and private sector partners buy equity in the form of shares in a land-based agricultural enterprise.
  c. Maximum loan of R1 per person participating in the venture; and loan repayment period must not exceed 12 years.

• **Production loans** – for the purchase of agricultural inputs such as fertiliser, seeds for land reform projects
  d. To be available for both crop and livestock enterprises;
  e. To be repayable within 12 to 18 months (depending on length of production cycle);
  f. Loan amount ≤ R500,000 per enterprise production cycle;
  g. Own contribution of ≤ 10 % (of total funding required) may be required;
• **Agricultural asset finance** – for the purchase of agricultural machinery and equipment:
  h. Lending threshold ≤ R800 000 per farmer;
  i. Repayment period: within the useful lifespan of financed asset to a max of 5 years;

**Post-Loan Business and Institutional Strengthening Support**
The purpose of the Post Loan Business Support and Institutional Strengthening is to provide non-financial support to SMME businesses via the Finance Intermediaries (MFIs and RFIs), Credit Indemnity Scheme and Specialised Funds and also directly to the intermediaries. In the provision of these services, sefa will leverage the resources of other government agencies such as seda, Productivity SA and the others.

**Post Loan Business Support for SMMEs**
The Post Loan Business Support programme is designed to provide business support services to enterprises during the life cycle of the business from early stage (growth/development/compliance mentorship) as well as the decline phase (turnaround specialists). This service is only provided to small businesses that have benefitted from loan facilities provided by sefa and its financing partners. The programme will be facilitated through the Direct Lending Division and will allow the Wholesale Lending Division to access such support as and when needed. Pre loan support will be considered if and when required using seda.

**Institutional Strengthening Support**
The main objective of this programme is to strengthen and support the following needs of sefa funded MFI/RFI/SF:

- The strategic and organisational needs of the organisation, focusing specifically on key business processes;
- Open architecture: Processes and systems of the organisation, focussing specifically on areas such as back office management, asset and liability management, enterprise wide risk management, accounting and internal audit and HR systems and IT systems;
- Management and leadership training and up-skilling, focusing specifically on core competency gaps and weaknesses such as (but not limited to) management and leadership skills, investment appraisal and risk analysis, project finance and computer literacy.
Contact sefa

Head Office
Address:
Eco Fusion 5, Building D, 1004 Teak Close, Witch Hazel Avenue, Highveld, Centurion, 0157
Call Centre: 086000 7332 (sefa)
Website: www.sefa.org.za

Gauteng (Johannesburg)
Address:
33 Hoofd Street, Braampark office,
No L3-01, Braamfontein, Johannesburg, 2000
Contact number: 011 403 1761
Fax number: 021 425 6774

Gauteng (Tshwane)
Address:
4TH Floor, Block C, Old Mutual Building, 536 Schoeman Street, Tshwane.
Contact number: 012 441 1040/1046
Fax number: 012 341 0204

Western Cape
Address:
32b Heystek St, Sunetco Building, Rustenburg
Contact number: 014 592 6391/6372
Fax number: 014 592 6372

Northern Cape
Address:
72 Long St, Business Partners Building, Kimberley.
Contact number: 053 832 2275/9713
Fax number: 053 832 9585

North West
Address:
32b Heystek St, Sunetco Building, Rustenburg
Contact number: 014 592 6391/6372
Fax number: 014 592 6372

Western Cape
Address:
12th Floor, Main Tower,
Standard Bank Centre,
2 Heerengracht, Cape Town, 8001.
Contact number: 021 418 0126/0128/1328
Fax number: 021 421 9934

Limpopo
Address:
Suite 4, Biccard Park, 43 Biccard Street, Polokwane.
Contact number: 015 294 0900
Fax number: 015 297 0158

Free State
Address:
Mimosa Mall, 1st floor, Office 3, 131 Keller Street,
Brandwag, Bloemfontein.
Contact number: 051 444 1040/1046
Fax number: 051 444 1042

Eastern Cape (Port Elizabeth)
Address:
Block 3, Sanlam Park, 2nd Ave, Newton Park, Port Elizabeth.
Contact number: 041 363 2570
Fax number: 041 363 2571

Mpumalanga
Address:
Suite No 5, Alcrest Building,
Cnr MacAdams & Rothery Streets, Nelspruit.
Contact number: 013 755 2370/2648
Fax number: 013 755 2986

Kwa-Zulu Natal
Address:
The Atrium, Smart Xchange Building, 5 Walnut Road, Durban.
Contact number: 031 301 1916/1917
Fax number: 031 301 1922

Eastern Cape (East London)
Address:
Chesswood Office Park,
2nd Floor, 8 – 10 Winkely, Berea, East London, 5201
Contact number: 043 721 1510/2262
Fax number: 043 721 2447
NATIONAL EMPOWERMENT FUND

The National Empowerment Fund (NEF) was established by the National Empowerment Fund Act No 105 of 1998, to promote and facilitate black economic equality and transformation. Its mandate and mission is to be a vehicle for Broad-based Black Economic Empowerment (BB-BEE).

Mission, Key Objectives and Goals

Mission Statement: The National Empowerment Fund (NEF) is the catalyst of broad-based Black Economic Empowerment in South Africa. We enable, develop, promote and implement innovative investment and transformation solutions to advance sustainable Black economic participation.

Key Objectives: Promote and support business ventures pioneered and run by black people; Promote the understanding of equity ownership among black people; Provide black people with direct and indirect opportunities to acquire share interests in State Owned and private business enterprises; Encourage and promote investments, savings and meaningful economic participation among black people.

Goals of the NEF:

- Foster and support business ventures pioneered and run by black enterprises
- Improve the universal understanding of equity ownership among black people
- Contribute to the creation of employment opportunities
- Encourage the development of a competitive and effective equities inclusive of all South Africans
- Encourage and promote savings, investments and meaningful participation by black people
- Provide black people with opportunity of, directly or indirectly, acquiring shares or interest in private business enterprises
- State allocated investment (SAIs) that are being restructured or in private business enterprises
- Generally employ the schemes, businesses and enterprises necessary to achieve the objectives of the NEF Act

Products and Services: Non-Financial Support

Pre-Investment Business Support Unit: assists with funding advice, business planning and general assistance to ensure that applications are of sufficient quality to complete all steps in the application process.
The unit is responsible for:
• Regular portfolio monitoring
• Regular collections management and credit control
• Mini restructure of distressed investments
• Turnaround and rescue of highly distressed investments
• Legal and workouts
• Active board seats on larger investments
• Mentorship and technical assistance
• Valuations of investee companies
• Impairments of investments; bad debt write off
• Legal Compliance
• Portfolio Management
• Portfolio Risk Management
• Additional funding on existing investments
• Exits on matured investments
• Knowledge Management
• IT system development

**Legal Services Unit:** provides legal services to the entire NEF and drafts legal agreements assists with due diligence reviews and registers necessary documents.

**Products and Services: Financial Support**

**Imbewu Fund**
This fund is designed to promote the creation of new businesses and provide expansion capital to early stage businesses. The Imbewu Fund aims to cultivate a culture of entrepreneurship by offering debt, quasi-equity and equity finance of up to R20m comprising:

• Entrepreneurship Finance
• Procurement Finance
• Franchise Finance
• Rural & Community Development Projects

**Corporate Fund**

• **Entrepreneurship Finance**
The Entrepreneurship Finance product is aimed at providing start-up and expansion capital to new and early-stage businesses that are owned and managed by black people.

The key criteria of this product are:
• BEE applicants should be actively involved in the day-to-day management of the business
• Minimum black ownership of 50.1% is a requirement
• Business and/or industry experience by black entrepreneurs is also considered
• The NEF reserves the right to oblige applicants to participate in the NEF mentorship programme where there is lack of business and/or Industry experience
• The business should be able to repay NEF’s investment
• Funding Instruments include term-loans, shares and other structures with ordinary share characteristics
• NEF funding is charged at prime linked interest rates
• Business must have a clear value-add with a sustainable business case
• Maximum NEF funding is R5 million
• The NEF will exit from the investment in 5 to 7 years

• **Procurement Finance**
The Procurement Finance product is aimed at assisting black-owned SMEs that have been awarded tenders or contracts by public and private sector entities. The product's main objective is to ensure that qualifying SMEs have the capacity to carry out the contracts.

The key criteria of this product are:
• Repayment terms must match the contract term
• NEF funding is generally limited to R10 million
• There must be active participation by black individuals in the operations of the business
• Minimum black ownership of 50.1% is required
• Industry knowledge by management or there must be clear transfer of skills through relevant partnerships
• Funding instruments include term-loans, bridging finance, asset finance, revolving facilities and debt finance
• NEF will fund asset acquisition, risking capital and operational expenses
• NEF funding is charged at prime linked interest rates
• The NEF reserves the right to oblige applicant to participate in the NEF mentorship programme

• **Franchise Finance**
The Franchise Finance product is aimed at assisting black entrepreneurs who wish to acquire a franchise license. The product is aimed at entrepreneurs who wish to start their own businesses by buying a franchise linked to a particular brand to reduce risks associated with start-up businesses lacking a track record.

The key criteria of this product are:
• The NEF prefers to fund well established franchise concepts
• Active management involvement by BEE parties is required
• Minimum BEE shareholding of 50.1% is a requirement
• Transactions will be structured with sustainable capital structure
• BEE party must have been pre-approved by the franchisor before approaching NEF
• NEF funding generally limited to R5 million
• NEF will fund SME; using mainly debt
• NEF funding is charged at prime linked interest rates

The NEF will exit from the investment in 5 to 7 years.

**Rural and Community Development Fund**
Rural and Community Development Fund was designed to promote sustainable change in social and economic relations and supporting the goals of growth and development in the rural economy, through financing of sustainable enterprises. This would be achieved through the mobilisation of rural communities in legal entities or cooperatives, in order to participate in the broader economic activities and realise the economic transformation goals in rural South Africa.

The key criteria of this product are:
• Projects must be financially sustainable
• BEE applicants should be actively involved in the day-to-day operations of the business
• Technical partners should be actively involved in the day-to-day operations of the business
• The NEF will invest using debt, equity and quasi-equity instruments
• Minimum black ownership of 25.1% is a requirement
• Joint ventures between black and non-black partners to support skills transfer
• The business should be able to repay NEF’s investment
• The business must have a clear value-add with a sustainable business case
• The NEF will exit from the investment in 5 to 10 years
• The NEF reserves the right to oblige applicants to participate in the NEF mentorship programme

Sectors to be funded:
• Primary and Secondary Agriculture
• Agro Processing
• Manufacturing
• Tourism
• Agro Forestry
• Retail Property Development
• Aqua and Marine Culture
• Small Scale Mining

The fund has four products: Project Finance, Business Acquisition, Expansion Capital and Start-up/Greenfields with the funding threshold ranging from a minimum of R1 million to R50 million.

• **Business Acquisition**
  This product was designed to cater for rural entrepreneurs or communities seeking to buy equity in existing rural and community enterprises focusing on small to large ventures where partnerships between NEF, BEE parties or community entity and technical partner is involved.

• **New Venture Capital**
  New Venture Capital product is aimed at assisting rural entrepreneurs and co-operatives and communities with equity contribution towards establishment of sustainable new ventures in Agri-sector including forestry, tourism, processing, etc. Medium sized new venture projects with total funding requirements of between R1m and R50m.

• **Expansion capital**
  This product facilitates involvement and ownership by communities in projects promoting social upliftment of rural and community projects using entities such as co-operatives and private companies.

**uMnotho Fund**
This Fund is designed to improve access to BEE capital and has five products: Acquisition Finance, Project Finance, Expansion Finance, Capital Markets Fund, and Liquidity and Warehousing.

These products provide capital to black-owned and managed enterprises, black entrepreneurs who are buying equity shares in established black and white owned enterprises, starting new ventures, expanding existing businesses and BEE businesses that are or wish to be listed on the JSE.
Funding ranges from R2 million to R75 million and details of the five products are provided below:

- **Acquisition Finance**

The key criteria of this product are:
- BEE applicants seeking to fund equity purchases of between R2 million and R75 million in existing businesses
- Focus on medium to large companies
- Focus on partnerships with existing management teams and other equity investors
- Minimum BEE ownership of 25.1% post NEF investment
- Active BEE management participation
- Active BEE involvement in investee companies
- BEE Financial contribution determined on case-by-case basis
- Investment instruments can include a combination of debt, equity and mezzanine finance
- The NEF reserves the right to oblige applicants to participate in the NEF mentorship programme
- Typical investment horizon of 4 to 7 years

Security to include personal suretyship.

- **New Venture Finance**

This product provides capital of R5 million to R75 million per project for BEE parties seeking to participate in medium-sized Greenfields projects with total funding requests of between R10 million and R200 million.

The key criteria of this product are:
- Minimum 25.1% BEE shareholding
- Investment instruments can include a combination of debt, equity and mezzanine finance in support of BEE
- BEE-specific financial contribution assessed on a case-by-case basis
- NEF exposure to the project generally not to exceed 50% of total project costs
- Proven management experience within consortium
- Active BEE involvement in investee companies

- **Expansion Capital**

The NEF will provide funding of R5 million to R75 million to entities that are already black-empowered, but seek expansion capital to grow the business.

- **Capital Markets**

This product invests in BEE enterprises, particularly those owned by black women, that seek to list on the JSE or its junior AltX market. The Umnotho Fund will also help listed BEE companies to raise additional capital for expansion.

- **Liquidity and Warehousing**

This product assists BEE shareholders who need to sell a portion or all of their shares (as minority stakes in unlisted firms are hard to sell). Also acquires and temporarily warehouses these shares before on-selling those to new BEE shareholders, and refines BEE shareholdings where existing financing structures are costly and/or inefficient.
### Target Market

<table>
<thead>
<tr>
<th>Types of Customers</th>
<th>Product and Service Needs</th>
</tr>
</thead>
</table>
| Customers with registration needs | • Efficient, predictable and reliable registration and amendment of registrations of entities and intellectual property rights  
• Accuracy, security and protection of registry information  
• Choice, efficiency and cost-effectiveness of access channels  
• Information about the benefits and obligations of registration and other rights, responsibilities and recourse  
• Information about opportunities for growth  
• Greater ease of doing business |
| Customers with information and data needs | • Access to accurate, reliable information and data – direct access to CIPC systems and/or database, usually for verification and fraud prevention purposes, could also be for search purposes (e.g. IP or name reservations) and for legal clarity;  
• Access to policy information about business activity, conduct and impact of regulation on enterprise formation and sustainability, innovation and creativity in specific sectors |
| Customers with compliance needs | • Easily accessible information about the compliance obligations and requirements  
• Advice on complicated matters  
• Easy lodgment of compliance obligations, inclusive of ease of payment and feedback on levels of compliance  
• Minimal interaction with CIPC |
| Customers with redress needs | • Timeous investigation of complaints, empathy;  
• Professional investigation, remedial action and report back by trained, knowledgeable professionals  
• Credible, reliable findings  
• Reversal of illegal actions and possible damages |

### Qualifying Criteria
- 18 years and above
- ID book
- Passport

### Exclusion
- None

### Application Process
Application process: visit www.cipc.co.za
**NEF Funding Criteria**

Each application is assessed in terms of the following criteria:
- Minimum percentage of black ownership or interest,
- Black women empowerment,
- Black managerial and operational involvement,
- Commercial viability of the business,
- Job creation,
- Specific product criteria,
- Geographic location of the business (rural/urban/disadvantaged areas),
- Community involvement,
- Compliance with all the relevant laws and regulations,
- Return on investment, and
- The possibility of co-funding with another public or private sector institution.

**Application process**

The NEF funds entrepreneurial individuals and groups that further BB-BEE in South Africa. Your application for funding will assessed according to the following criteria:
- Commercial viability of the project
- Compliance with all relevant laws and regulations
- Black managerial and operational involvement
- Percentage of black ownership or interest
- Return on investment
- Job creation
- Geographic location of business (rural/urban/disadvantaged area)
- Black women empowerment
- Community involvement
- Possibility of co-funding (private or public sector)

**Checklist**

<table>
<thead>
<tr>
<th>Close Corporation</th>
<th>Existing Business</th>
<th>Start-up Business</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Company</td>
<td>Company</td>
</tr>
<tr>
<td>1 Application form</td>
<td>X</td>
<td>x</td>
</tr>
<tr>
<td>2 Affadavit from other company members or directors that they are aware of the contents of the application form</td>
<td>X</td>
<td>x</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------</td>
<td>---</td>
</tr>
<tr>
<td>3</td>
<td>Three (3) year audited financials (Income Statement, Balance Sheet, Cash Flow Statement)</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Five (5) year financial projections (Income Statement, Balance Sheet and monthly Cash Flow Statement) with first year prepared on a monthly basis</td>
<td>x</td>
</tr>
<tr>
<td>5</td>
<td>Recent management accounts (Incomes Statement and Balance Sheet)</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Personal Statements of Assets and Liabilities of all company members or directors including those of spouses if person is married in Community of Property</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Business bank statements for the past twelve (12) months</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Certified ID copies of all members or directors</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Registration Document and all the legal documents relevant to the entity</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>CK1 and/or CK2</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Certificate of incorporation and the certificate to commence business and Memorandum and articles of association</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Detailed profile of the Franchisor, where applicable</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Details of why the business is for sale, where applicable</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Sale Agreement, where applicable</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Franchise Agreement, where applicable</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Historical financials of other franchises that are similar in size and in similar locations</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Indication from the Franchisor of how much the new Franchise in a similar location would cost</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Indication of whether the lease agreement will be ceded to the new company after the sale or a new lease agreement will be signed if lease is ceded, and how long it will still run before renewal</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>The prospective buyer must have been approved by the franchisor</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Fica compliance – Proof of Residence</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Detailed CV of principal agent</td>
<td></td>
</tr>
</tbody>
</table>
Contact the NEF

**Head Office**
Address: West Block, 187 Rivonia Road, Morningside, 2057

Call Centre: 0861 843 633
Contact number: 011 305 8000
Fax number: 011 305 8001
Website: www.nefcorp.co.za
Email: applications@nefcorp.co.za info@nefcorp.co.za

**Eastern Cape – East London**
Address: 7b Derby Road, Berea, East London, 5241

Contact number: 0861 633 327
Fax number: 0861 327 633

**KwaZulu Natal - Durban**
Address: Smart X - Change Building, 5 Walnut Road, Durban, 4001

Contact number: 0861 633 596
Fax number: 0861 596 633

**Limpopo - Polokwane**
Address: Suite 8, Biccard Park, 43 Biccard Street, Polokwane, 0699

Contact number: 0861 633 546
Fax number: 0861 546 633

**North West - Rustenburg**
Address: 32B Heystek Street, Sunetco Office Park, Ground Floor, Rustenburg, 0299

Contact number: 0861 633 697
Fax number: 0861 697 633

**Western Cape – Cape Town**
Address: Suite 2818, 28th Floor, ABSA Centre, 2 Riebeek Street, Cape Town, 8001

Contact number: 0861 633 927
Fax number: 0861 927 633

**Free State - Bloemfontein**
Address: 34 Fountain Towers, Corner Zastron and Markgraaf Street, Westdene, Bloemfontein, 9300

Contact number: 0861 633 377
Fax number: 0861 377 633

**Mpumalanga - Nelspruit**
Address: Trust Building, 16 Brander Street, Nelspruit, 1200

Contact number: 0861 633 678
Fax number: 0861 678 633
INDUSTRIAL DEVELOPMENT CORPORATION

Established in 1940, the IDC is a national development finance institution set up to promote economic growth and industrial development. We are owned by the South African government under the supervision of the Economic Development department.

Mission and Vision

Vision: We aim to be the primary source of commercially sustainable industrial development and innovation to benefit both South Africa and the rest of Africa.

Mission: The Industrial Development Corporate is a national development finance institution whose primary objectives are to contribute to the creation of balanced, sustainable economic growth in South Africa and on the rest of the continent. We promote entrepreneurship through the building of competitive industries and enterprises based on sound business principles.

Standard IDC funding structures

IDC Funding can be structured utilising a wide array of instruments including:
• Debt
• equity
• guarantees
• trade finance
• bridging finance
• venture capital

The funding will be structured in the most appropriate manner to meet the business, and structuring options include:
• Funding term: short-, medium- and long-term loans are available
• Payment holidays: this can be negotiated where applicable, allowing for periods where no payments need to be made on either capital or interest

Applying for funding

Application for funding should be in writing, including an executive summary and a business plan. Moreover, any application must meet the IDC’s minimum requirements. These include:
• Security; the form and nature of which will relate to your specific circumstances
• Compliance with international environmental standards
• Shareholders/owners are expected to make some financial contribution:
• The contribution of historically disadvantaged people under special circumstances may be lowered, in which case the IDC will be prepared to extend finance in excess of the owner’s contribution
• The project/business must exhibit economic merit in terms of profitability and sustainability
• The IDC does not refinance fixed assets, since our aim is to expand the industrial base
Applications can be done on the internet by accessing https://protected.idc.co.za/Register.aspx and following the instructions.

**Additional services**
IDC’s business support programme offers non-financial support to entrepreneurs. The support is available during pre- and post-approval stages, including assistance to distressed clients.

**Grow-E Scheme**
Through the Grow-E Scheme, R10 billion has been made available to high-impact job creation projects over the next five years in priority sectors. The Scheme offers concessionary pricing to clients, with a loan pricing of prime less 3% and Real After Tax Internal Rate of Return (RATIRR) of 5% for equity financing. The funding is available over five years or until the scheme is exhausted.

The first draw must be within a year of approval for funding (if not, pricing reverts to normal IDC pricing). The reduced loan pricing is available for five years, after which normal IDC pricing applies, and finance required in excess of the scheme’s limit can be accessed through normal IDC funding. The scheme’s limit is R1 billion.

**Criteria set out for financial assistance include:**
- Start-up businesses, including funding for buildings, machinery and working capital
- Existing businesses for expansionary purposes
- Businesses that demonstrate economic merit and have prospects of acceptable profitability to be able to service their obligation
- For the duration of the funding period, businesses whose maximum cost per job does not exceed R500 000 relative to the total funding required by the business
- BBBEE certification is required from an accredited verification agency, where applicable
- The Scheme is only available to businesses operating or expanding in South Africa

**Support Programme for Industrial Innovation (SPII)**
Developing new technologies is an important way of strengthening South Africa’s global competitiveness. Our Support Programme for Industrial Innovation (SPII) is designed to help this sector by providing financial assistance to projects that create innovative products and processes.

The programme focuses specifically on the phase that begins from the conclusion of basic research – the proof of concept stage – to the point at which a pre-production prototype has been built. There are three schemes within the support programme:
- Product Process Development
- Matching Scheme
- Partnership Scheme

These are available to all South African-registered businesses or individuals, depending on the merit of their project proposals. The Development Funds Department manages the programme on behalf of the Department of Trade and Industry.

**Funding criteria**
Applications are evaluated according to:
- Technical innovation of the new project
- Marketability of the project
- Ability to manufacture and market the products and/or processes developed
- Development and production must take place in South Africa
- Availability of project management skills to develop the project, and
- Financial ability to complete the proposed development

**Product Process Development**
This Scheme is used to promote technology development for new products or processes at the lower end of innovation. For this reason, it targets small, very small and micro-enterprises that have fewer than 50 employees, that have a turnover of less than R13 million and that have assets of under R5 million.

Financial assistance is in the form of a non-repayable grant of between 50% and 85% of direct development costs, up to a maximum of R1 million.

**Matching Scheme**
To be considered for help under this Scheme, developments should represent a significant advance in technology. Assistance is given to small and medium enterprises, with less than 200 employees, a turnover of under R51 million and assets of less than R19 million.

Our financial aid is in the form of a non-repayable grant of between 50% and 75% of direct development costs, up to a maximum of R3 million.

**Partnership Scheme**
The Partnership Scheme applies to the development of large projects that offer a significant advance in technology, and is open to all South African-registered enterprises. Applicants must be able to demonstrate the development impact of their proposed project.

Financial support is provided in the form of a conditional grant of up to 50% of the direct development costs. This is conditionally repayable on successful commercialisation of the project, via a levy on sales. The minimum conditional grant is R3 million.

**Risk Capital Facility Programme**
The primary focus of the Risk Capital Facility Programme (RCF) is to provide risk finance to companies owned by historically disadvantaged people.

In addition, the companies – small and medium enterprises – must show significant job creation potential. The funding is provided by the European Community through the Department of Trade and Industry. There are three channels through which funding is provided: a direct channel operating alongside the IDC’s mainstream business; a niche fund channel, where venture capital funds target a specific sector that has a developmental focus; and a third party channel, where funds co-invest with other financial institutions.

Applicants must be South African and their projects must be located either in South Africa or elsewhere in the rest of Africa. Investments outside Gauteng and the Western Cape will be preferred for projects inside South Africa, while cross-border investment can be located anywhere in Africa.
Funding criteria:
All applicants must fulfill our investment criteria:
• Demonstrate financial profitability, technical feasibility and economic viability, and be environmentally sound
• Highlight job creation features and empowerment compliance
• Show a significant involvement of historically disadvantaged persons in management
• Demonstrate compliance with South African environmental legislation
• Have a programme for HIV/Aids prevention and awareness

Guidelines for those applying for direct or third party channel funding:
• The applicant must be an SME
• The minimum historically disadvantaged persons ownership must be 25% plus one share
• Job intensity of an investment, calculated on a cost-per-job basis
• There is a maximum single investment amount of R20 million, and funds will be applied to improving the financial structure of undercapitalised companies

Guidelines for those applying for niche fund channel support:
• Applicants must invest in SMEs with at least 25% plus one share BEE
• The maximum investment is R30 million
• The RCF Programme will always be a minority equity investor
• The exit period will be determined on a case-by-case basis
• The fund manager must demonstrate a sound track record, with a minimum historically disadvantaged persons ownership of 25% plus one share

Transformation and Entrepreneurship Scheme
The Transformation and Entrepreneurship Scheme (TES) has been set up to finance marginalised groups in South Africa. The aim with this Scheme is to stimulate and develop mainly small and medium enterprises, and to make the mainstream economy accessible to marginalised groups – women, new entrant black entrepreneurs, workers and communities.

TES is designed to help entrepreneurs access finance to develop and grow their business. We offer funding for start-up businesses, expansions or expansionary acquisitions. Along with this, we offer business support, partially by way of a grant, helping with business planning, training and mentorship. Under this Scheme, some R1 billion has been set aside for five funds:

i. **Women Entrepreneurial Fund**
• This fund applies to businesses with a minimum shareholding by women of at least 50%; shareholding between 25% and 50% will be considered on revised terms
• It can apply to a start-up business or for expansions
• It is available to new entrants – that is, those shareholders with a direct or indirect total net asset base of less than R15 million
• The business must include women in its operations and management
• Finance is provided to businesses with a total asset base of up to R80 million and the maximum amount we will finance under this fund is R30 million per transaction

ii. **Equity Contribution Fund**
• This funding is available for new black entrants where shareholders hold a direct or indirect total net asset base of less than R1.5 million
• Only for black individuals or 100% black-owned companies – in the case where the company is not wholly black-owned, the black shareholding must be 25% plus one
• This fund applies to start-up businesses or existing companies that wish to expand; black shareholders who are financed under the scheme must be involved in both the operations and management of the company
• A maximum limit of R10 million has been set for each application
• Finance is provided to businesses with a total asset base of up to R80 million

iii. Development Fund for Workers
• This fund provides finance to Broad-Based Black Economic Empowerment transactions for at least 85%-owned black worker groupings to acquire shareholding in IDC-funded projects
• It applies to low-skilled workers who may have little prospect of accessing equity
• Businesses that can apply may be start-ups, or companies looking to expand
• The maximum amount that can be financed under this fund is R15 million per transaction
• There are no restrictions on the business size
• The workers must acquire a meaningful stake in the business

iv. Community Fund
• This fund provides finance to marginalised communities that want to acquire shares in a company funded by the IDC
• These businesses can be start-up, or companies looking to expand
• The maximum amount that can be financed under this fund is R10 million
• There are no restrictions on the business size, but it is a requirement that the community acquires a meaningful stake in the business

v. People with Disabilities Fund
• Minimum shareholding by person/person with disabilities must be at least 50% plus one share in the target and/or investee company; shareholding between 25% and 50% will be considered on revised terms
• Investee may be an SME or if it is a large company then the size is limited to a total asset base of R80 million
• Can be a start-up, expansion or expansionary acquisition
• It is available to new entrants – that is, those shareholders with a direct or indirect total net asset base of less than R15 million
• The business must include persons with disabilities in both management and operations; if this is not the case at application, then it must be achieved within 2 years of approval
• No single investment should exceed the investment size of R8 million

General criteria for above-mentioned funds:
• Applicants must be able to demonstrate that their business is economically viable and financially sustainable
• The business must be in one of the IDC’s mandated sectors
• Provision must be made for the employment of people with disabilities, especially where a business has more than 100 people
• Funding provided will generally not be less than R1 million

Agro-Processor Linkage Scheme
Agro-processors have the potential to significantly increase procurement from small farmers and have an important role to play to uplift participation of small black farmers in the supply chain. Unless agro-processors are encouraged to buy from small farmers, small farmers will remain marginalised. Such a situation will have ripple effects on the broader development of the agricultural industry in South Africa.
With this in mind, the Agro-Processor Linkage Scheme was established. This scheme is a preferential interest rate scheme set up to facilitate rural development through the agro-processing sector, by providing definite and direct linkages between agro-processors and resource-poor farmers.

The Scheme will provide finance for the following:

- Expansion of existing agro-processing capacity, thereby creating additional demand for raw materials, with the understanding that a portion of the incremental raw materials will be procured from target beneficiaries specified by the IDC
- New agro-processing capacity
- Projects with the existing agro-processors that will result in better capacity utilisation
- Expansion of existing BEE contract models that agro-processors may have
- The establishment of new BEE contract farming models
- Facility limits:
  a. Minimum loan amount of R1 million
  b. Maximum of R20 million per project
- Loans will be priced at prime minus 3% for the full period of the loan, and the term of the debt will depend on the cash flows of the agro-processor, for a maximum of 10 years
- IDC will take up to 60% of the risk associated with the funds being lent, and the agro-processor will only stand in for 40% of the potential losses
- Funding is subject to the availability of remaining funds under the scheme
- The scheme will not provide funding for refinancing of existing agro-processors

Agro-Processing Competitiveness Fund (APCF)

The main objective of the Agro-Processing Competitiveness Fund (APCF) is to facilitate increased competition, growth and development in the agro-processing sector; through the provision of finance to non-dominant players in the agro-processing and beverages sector. R250 million has been set aside for the fund.

There are three channels through which the disbursement of funding is provided:

- Through an investment channel where senior debt and quasi-equity loans are provided to sustainable commercial entities without a dominant market position.
- Through a business support channel that engages management consultants and industry experts to provide technical and professional services, advice, guidance and mentoring. The need for business support will be assessed on a case-by-case basis as part of the investment appraisal and decision-making process.
- Through research grants, provided to promote research and development and competitiveness of the agro-processing value chain. A grant size of between R200 000 and R2 million is allocated per research grant application.

The fund aims to achieve developmental outcomes such as rural development, job creation, exports and imports replacement as well as broad-based black economic empowerment (BBBEE).

Funding criteria:

Investees supported must fulfill one of the following criteria:

- **Sustainability:** Every investment must show either at application stage or over a budgeted period through the intervention of the Fund, that it is sustainable (from a financial, technical and environmental perspective)
- **Sector focus:** Enterprises in the agro-processing and beverage sectors
• **Beneficiary companies:** Companies that do not have a dominant market position at the time of application within the South African agro-processing and beverage sector
• **Type of enterprises:** Start-ups and expansions (excluding businesses in financial distress)
• **Activity focus:** It will specifically support companies that want to apply growth strategies such as those mentioned above. Other applications of funding will also be considered such as increased capital expenditure

**Clothing and Textile Competitiveness Package (CTCP)**
The Clothing and Textile Competitiveness Programme (CTCP) flows from the Department of Trade & Industry’s implementation of the Customised Sector Programmes (CSPs) for the Clothing, Textiles, Footwear, Leather & Leather Goods Industries, which has a number of programmes aimed at creating sustainable capabilities and employment in these industries.

The main objective of the CSP is to assist industry in upgrading processes, products and people – to reposition it so that it competes effectively against other low-cost-producing countries.

The CTCP is aimed at structurally changing the Clothing, Textiles, Footwear, Leather & Leather Goods manufacturing industries by providing funding assistance for these sectors to invest in competitiveness improvement interventions. The CTCP consists of **four schemes**:

1. **The Capital and Technology Upgrading Programme:**
   - Part of the Enterprise Investment Programme (EIP) in support of the manufacturing sector and administered by the dti

2. **The Preferential Financing Scheme:**
   - Provided directly by the IDC and managed by the Textile and Clothing Strategic Business Unit (SBU)

3. **The Clothing and Textile Competitiveness Improvement Programme:**
   - The CTCIP is a grant incentive programme initiated and designed to stimulate the competitiveness of the South African clothing, textiles, leather, leather goods and footwear manufacturing “sectors”
   - The main objective of the CTCIP is to create a group of globally competitive companies in the sector, ensuring a sustainable environment that will retain and grow employment levels
   - CTCIP offers two levels of support:
     a. Activities in R-sector clusters in all the major producing regions, and
     a. Firm level intervention for larger companies or companies where there is no cost or operational benefit to operating in a collective structure
   - Cluster-level intervention, cost-sharing grant:
     a. 75:25 cost-sharing grants: 75% from the CTCIP grant and the rest from the cluster
     a. Project costs up to a maximum of R25 000 000 over the five-year period of the programme implementation
   - Firm-level intervention, cost-sharing grant:
     a. 65:35 cost-sharing grants: 65% from the CTCIP grant and 35% from the firm
     a. Project costs up to a maximum of R2 500 000 over the five-year period of the programme implementation
   - Both interventions commencing on 1 April 2009, for a period ending 2014
Contact Us

Call Centre: 086 100 2472
Fax: 086 517 7224

Head Office: Pretoria
Address:
77 Meintjes Street
The dti Campus
Sunnyside
0001

Regional Office: Cape Town
Address:
NBS Building
Waldorf Arcade
80 St. George’s Mall
Cape Town
8001

Postal Addresses
Postal Address: Companies & Generic
P O Box 429
Pretoria
0001

Postal Address: Intellectual Property
Private Bag x400
Pretoria
0001

Postal Address: Co-Operatives
Private Bag x237
Pretoria
0001
4. The Production Incentive (PI):
• The Production Incentive flows from the Department of Trade & Industry’s (the dti’s) implementation of the Customised Sector Programmes (CSPs) for the Clothing, Textiles, Footwear, Leather & Leather Goods Industries
• The CSPs consist of a number of programmes aimed at creating sustainable capabilities and employment in these industries
• The main objective of the CSP is to assist industry in upgrading processes, products and people to reposition it so it competes effectively against other low-cost-producing countries
• The PI is an incentive offered to:
  a. Clothing manufacturers
  a. Textiles manufacturers
  a. Cut, Make and Trim (CMT) operators
  a. Footwear manufacturers
• Leather goods manufacturers, and
• Leather processors (specifically for Leather Goods and Footwear industries)
• The Production Incentive specifically excludes any Leather and Leather Goods manufactured for the automotive sector
• The PI is an incentive offered to the sub-sectors listed above, resulting in an incentive benefit equal to 10% for the year ending March 2011 and 7.5% for the year ending March 2012 of a company’s Manufacturing Value Addition (MVA)
• The PI consists of a combination of:
  a. an Upgrade Grant Facility, which is meant to focus on competitiveness improvement, and
  a. an Interest Subsidy for Working Capital Facility that is meant to support working capital requirements resulting from past and future upgrading interventions
  a. Applicants can either use the full benefit for the Upgrade Grant Facility or for the Interest Subsidy Facility or a combination of both

Distressed Fund
The IDC has set a R6-billion fund to assist companies negatively affected by the recession. The main objective of the intervention is to retain jobs and maintain productive capacity in the economy.

The fund strives to assist businesses build capacity and create employment; provide working capital as well as operational and capital expenses, so helping the business to become competitive; ensure liquidity by providing funds not accessible by banks; and reduce the quantum of job losses.

Funding Criteria
• The latest audited financials (current and at least two years prior to profit deterioration);
• The latest management accounts;
• An updated business plan focusing on the company’s turnaround;
• A detailed description of the nature of the investment required, related costs and revenues; and
• Evidence of development impact such as Black Economic Empowerment, rural and small or medium enterprise development, in addition to job creation and preservation.

Funding can take the form of debt or equity and is structured to your needs. Guarantee facilities are also available. The minimum funding is R1-million.
Green Energy Efficiency Fund
The Green Energy Efficiency Fund (GEEF) supports the introduction of energy efficiency and self-use renewable energy technologies and will ultimately continue contributing to global climate protection while supporting South Africa’s economic development and growth.

Benefits of Energy Efficiency Investments for companies
Investing in energy efficiency is a strategic approach to ensure business competitiveness. The benefits of this investment include, but are not limited to:

• Technical support available for energy assessments based on the size and complexity of your proposed project.
• Investment risk reduction through energy efficiency validation checks.
• Modernization of your industrial equipment and the use of energy efficient technologies will result in reduced energy and other costs.
• Improved product quality and production capacity while increasing the company’s profitability.
• Improved company image due to contributions to carbon footprint reduction and South Africa’s sustainable development goals.
• Lower vulnerability to increasing energy prices.
• Increased company value.

Technical Support
We have access to international and local technical experts who will support at no cost eligible enterprises by:

• Performing energy assessments and audits to propose sustainable energy solutions and support the preparation of investment project proposals.
• Calculating the economic and financial benefits of the proposed investment.
• Supporting your selection of eligible equipment and enhanced performance technologies.

Eligibility
Companies in the private sector who plan to:

• Implement an energy efficiency project that provides significant energy and/or emissions savings.
• Offset grid-connected electricity through self-use renewable energy.
• Priority will be given to companies that have less than or equal to:
  a. R51.0 million turnover or
  a. R55.0 million assets or
  a. 200 employees
• Priority will be given to projects that have a high local content where there is local manufacture of a particular technology in South Africa.
• Replicable and or bundled industrial Energy Efficiency projects will be preferred.
• Projects for non SMEs or low local content may be also considered if they provide significant energy and emissions reductions.
• The fund is only available to businesses registered and operating in South Africa.

Terms and Conditions

• Loans from a minimum of R1.0m to a maximum of R50.0m are available at prime less 2%. For higher amounts standard conditions apply.
• Term is up to 15 years, depending on the payback period of the investment.
• Standard IDC fees apply.
• All IDC credit policies and procedures will apply.
Eligible applicants will be requested to submit a detailed business plan to the IDC, accompanied by a financial model and cash flow statements historic, present and projected. These will serve as input to the due diligence and credit approval process.

**MCEP for existing manufacturers**
The Manufacturing Competitiveness Enhancement Programme (MCEP) offers a new suite of incentives for existing manufacturers that is designed not only to promote competitiveness in the manufacturing arena, but to ensure job retention in this sector.

**MCEP consists of:**
- Industrial financing loan facilities managed by the IDC; and,
- Production incentive grants administered by the Department of Trade and Industry.

**Who should apply for finance?**
Application is open to South African-registered entities with existing manufacturing operations in this country engaged in:
- Manufacturing (Standard Industrial Classification code 3);
- Engineering services that support manufacturing; and
- Conformity assessment services (SIC 88220) that service the manufacturing sector.

Certain manufacturing sectors that already have the support of Trade and Industry, for example, clothing and textile manufacturers have the Clothing and Textiles Competitiveness Programme, will not qualify for MCEP assistance.

**Working capital criteria**
Manufacturers who qualify for MCEP may apply to the IDC for a working capital facility of R50-million, over a term of up to four years, at 4% interest. This facility is available on condition that:
- The applicant has a confirmed contract or purchasing order; or,
- The applicant has an order that forms part of the state-owned Competitiveness Suppliers Programme;
- The manufacturer’s product is part of a designated products value chain, as determined by the Department of Trade and Industry.

Pre-dispatch finance covers working capital from receipt of order to dispatching to customers; and can therefore include production, packaging, and raw material and transportation costs. Post-dispatch finance covers working capital requirements from the point of dispatch to the point of the seller realising the proceeds of the sale. This may include performance bonds and performance guarantees.

While each proposal is carefully considered, the IDC gives preference to projects that demonstrate economic merit and show profitability and sustainability within a reasonable time frame, and that fall within the parameters set out in the information above.

The intervention that they seek is at the discretion of the applicants, based on an assessment of their own requirements. Grant amounts depend on the size of the company and the amount of manufacturing value addition (MVA) it generates.
**Contact Us**

**IDC Head Office**
**Address:**
19 Fredman Drive
Sandown, Gauteng

**Contact number:** 011 269 3000
**Fax number:** 011 269 3116
**Email:** callcentre@idc.co.za
**Website:** www.idc.co.za

**Free State: Bloemfontein**
**Address:**
PKF Building
46 1st Avenue
Westdene, Bloemfontein

**Contact number:** 051 411 1450
**Fax number:** 051 447 4895

**Northern Cape: Kimberley**
**Address:**
ABSA Building
Cnr Rhodes Street
Hi-Tech House
Berea, East London

**Contact number:** 043 721 0735
**Fax number:** 043 721 0735

**KwaZulu Natal: Durban**
**Address:**
Suite 2305, 23rd Floor
The Embassy Building
199 Anton Lembede Street
Durban

**Contact number:** 031 337 4455
**Fax number:** 031 337 4790

**Limpopo: Polokwane**
**Address:**
Suit 18
Biccard Office Park
43 Biccard Street
Polokwane

**Contact number:** 015 299 4080 / 4099
**Fax number:** 015 295 4521

**Mpumalanga: Secunda**
**Address:**
South Wing
Municipal Building
Lurgi Square
Secunda, 2302

**Contact number:** 013 752 7724
**Fax number:** 013 752 8139

**Mpumalanga: Witbank**
**Address:**
23 Botha Avenue
Cnr Rhodes Street
Hi-Tech House
Witbank

**Contact number:** 013 752 7724
**Fax number:** 013 752 8139

**North West: Rustenburg**
**Address:**
1st Floor
Suneetco Building
32B Heystek Street
Rustenburg

**Contact number:** 014 591 9660 / 1
**Fax number:** 014 592 4485

**North West: Brits**
**Address:**
Suite 108
Safari Centre
28 Van Velden Street
Brits

**Contact number:** 012 252 9599

**North West: Vryburg**
**Address:**
83 Vry Street
Vryburg

**Contact number:** 053 927 0590
**Fax number:** 053 927 0590

**Eastern Cape: East London**
**Address:**
Hammer Mill House
The Quarry Office Park
Lukin Road
Berea, East London

**Contact number:** 043 721 0733/4777
**Fax number:** 043 721 0735

**Eastern Cape: Port Elizabeth**
**Address:**
Southern Life Gardens
Block B (Ground)
70 2nd Avenue
Newton Park
Port Elizabeth

**Contact number:** 041 363 1640
**Fax number:** 041 363 2349

**KwaZulu Natal: Pietermaritzburg**
**Address:**
Suite 101
First Floor
161 Pietermaritz Street
Pietermaritzburg

**Contact number:** (033) 328 2563

**Limpopo: Tzaneen**
**Address:**
1st Floor
Prosperitas Building
27 Peace Street
Tzaneen

**Contact number:** (033) 328 2563

**Mpumalanga: Nelspruit**
**Address:**
Upper Level, Nelcity Building
Cnr Samora Machel and Paul Kruger Streets
Nelspruit

**Contact number:** 013 752 7724
**Fax number:** 013 752 8139

**North West: Klerksdorp**
**Address:**
Office 35
West End Building
51 Leask Street
Klerksdorp

**Contact number:** 018 462 6586
**Fax number:** 018 462 5061

**Western Cape: Cape Town**
**Address:**
Office 2817
28th Floor ABSA Centre
2 Riebeek Street, Cape Town

**Contact number:** 021 421 4794
**Fax number:** 021 419 3570

**Sandown, Bloemfontein**
**Address:**
Biccard Office Park
Suite 18
Polokwane

**Contact number:** 015 299 4080 / 4099
**Fax number:** 015 295 4521

**South Wing**
**Address:**
Municipal Building
Lurgi Square
Secunda, 2302

**Contact number:** 013 752 7724
**Fax number:** 013 752 8139

**Upper Level, Nelcity Building**
**Address:**
Cnr Samora Machel and Paul Kruger Streets
Nelspruit

**Contact number:** 013 752 7724
**Fax number:** 013 752 8139

**West End Building**
**Address:**
51 Leask Street
Klerksdorp

**Contact number:** 018 462 6586
**Fax number:** 018 462 5061

**2 Riebeek Street, Cape Town**
**Address:**
28th Floor ABSA Centre
2 Riebeek Street, Cape Town

**Contact number:** 021 421 4794
**Fax number:** 021 419 3570
DEVELOPMENT BANK OF SOUTHERN AFRICA

The Development Bank of Southern Africa (DBSA) is one of several development finance institutions in South and Southern Africa. Its purpose is to accelerate sustainable socio-economic development by funding physical, social and economic infrastructure. DBSA's goal is to improve the quality of life of the people of the region.

The Bank plays a multiple role of Financier, Advisor, Partner, Implementer and Integrator to mobilise finance and expertise for development projects.

Vision and Mission

Vision: A prosperous and integrated region progressively free of poverty and dependency.

Mission: The DBSA will advance development impact in the region by expanding access to development finance and effectively integrating and implementing sustainable development solutions.

Funding Criteria

- To qualify for funding, projects must meet certain key criteria. In the first instance, a project must be consistent with the DBSA's sectoral and geographic mandate, i.e. in support of infrastructure development within South Africa and the SADC region.
- Projects must deliver impact on the lives of the communities and areas they will serve. This implies that projects must be financially and economically viable and must benefit the economy of the host country. They must be socially responsible, environmentally sustainable, technically appropriate, and legally and contractually sound.
- The implementing agency must have the institutional capacity to plan, implement and manage the project. All risks must be clearly identified, thoroughly analyzed and prudently mitigated. Overall, the development impact of the project should be maximized and should be sustainable.

Financial Products

The DBSA currently focuses on the funding of large scale infrastructure projects within the public and private sector. The financing of private individuals and start-up businesses within the SME sector is not directly in line with the DBSA mandate, as these are financed through other development financing institutions already mandated to provide such services.

Grants

- The DBSA Development Fund provides grant funding and co-funding for project-level capacity building projects in South Africa. Capacity building projects enhance the institutional capability of the DBSA's clients to identify, define and solve challenges that prevent them from managing functions, performing tasks and rendering services effectively, as well as those that develop their local economy.
- Grants are also approved for feasibility studies and BEE initiatives.
Lending
• Lending products include a range of financial instruments and other lending related services that are available to the Bank’s public and private clients. The Bank offers numerous combinations of financial instruments structured to fit the needs of the client, and lending focused on infrastructure and commercially viable projects.
• The Bank also provides credit lines to other development finance institutions and uses the following currencies: Dollar, Euro and Rand. Long-term lending is generally for more than five years.

Investing
• The Bank’s financing role entails the provision of a range of financial products to private and public sector organizations. The Bank’s financing role will be determined primarily by the need to play a catalytic role in leveraging private sector investment for infrastructure.
• Investing products include Equity Funds, BEE financing of equities, and private funding.

Underwriting Guarantees
• As a development orientated financial institution, the Bank is committed to assume risk for development and improve the borrowing capacity of our clients in South Africa and in the SADC region.
• The Bank underwrites guarantees and its credit enhances projects and/clients to attract better financing terms and conditions. Underwriting guarantees is central to capital markets development strategies.

Arranging of Finance
• The Bank partners with international development and finance institutions to enhance integrated economic development and growth in SADC and South Africa.

Green Fund

What is the Green Fund?
The Green Fund is aimed at supporting South Africa’s transition towards a green economy. It provides catalytic finance to facilitate investment in green initiatives. The Development Bank of Southern Africa manages the Green Fund on behalf of the Department of Environmental Affairs.

Why the Green Fund?
The South African government has initiative a range of strategic policy imperatives to accelerate the entrenchment of green approaches in economic development to aid South Africa in lowering its carbon footprint. The Green Fund is one of the key initiatives within these national policy priorities.

Goals of the Green Fund
• Promoting innovative and high impact green programmes and projects
• Reinforcing sustainable development objectives through green interventions
• Building an evidence base for the expansion of the green economy
• Attracting additional resources to support South Africa’s green economy development

Funding Windows
The Green Fund is currently considering promising opportunities with potential for scale up in three sectors comprising:
• Green Cities and Towns with focus areas such as greening core municipal infrastructure, sustainable build environment and climate resilient cities.
• Low Carbon Economy including cleaner production, renewable energy and alternative fuels.
• Natural Resource Management such as focusing on investment in ecosystem services and sustainable agriculture

How to access funding?
Public Request for Proposals will be announced via mainstream print media and in the Green Fund website at www.sagreenfund.org.za. Please visit the website regularly for funding opportunities.

Recipients
Potential applicants may include the private and public sector including small to medium and large sized companies, municipalities, state-owned enterprises and higher education institutions.

Eligibility criteria
Eligibility criteria for applications include:
• Relevance to Green Fund priority areas.
• Innovation in technology, business models, institutions arrangements or financing approaches.
• Additionality, in that the project would not have proceeded without Green Fund support.
• Ability to scale up and/or reliability by which the project has the potential to be rolled-out to other sites and/or implemented at a large scale.

Financial Instruments
Financial support may take the form of:
• Grants (recoverable and non-recoverable)
• Loans (concessional rates and terms)
• Equity

Contact the Green Fund
Green Fund Secretariat: 011 313 5237
Email: enquiries@sagreenfund.org.za
Website: http://www.sagreenfund.org.za

Jobs Fund

Overview of the Jobs Fund
The Jobs Fund was established by the South African government to catalyse innovation in job creation. The fund was launched on the 7th June 2011. The fund operates on challenge fund principles; funding allocations are transparent, open and competitive. R9 billion has been set aside for the fund, It awards once-off grants to partner organisations through a competitive project application process. Project partners are required to match the grant fund allocation either on a 1:1 ration for private sector partners or 1:0.2 for non-private sector partners.

Objectives of the Jobs Fund
The objective of the Jobs Fund is to co-finance projects by public, private and non-governmental organizations that will significantly contribute to job creation. This involves the use of public
money to catalyse innovation and investment on behalf of a range of economic stakeholders in activities which contribute directly to enhanced employment creation in South Africa.

To address the challenge of unemployment, South Africa requires high rates of sustained economic growth. South Africa’s macro-economic policy environment, infrastructure asset base, schooling system and regulatory frameworks are all key to growth. However, improving and reforming these factors is a long-term process.

The Jobs Fund does not intend to tackle these long-term, structural causes of low growth and unemployment on its own. Numerous government initiatives are already tasked with parts of that challenge. Nor does the Jobs Fund aim to replicate or substitute these initiatives; rather it presents an opportunity to complement these efforts with limited and short-term funding interventions.

These funding interventions will seek to overcome some of the barriers to job creation that have been identified. Some of these relate to demand for labour, some to the supply of labour and some to the broader institutional environment.

The Jobs Fund has been designed specifically to overcome these barriers by providing public funding through four “funding windows” i.e. Enterprise Development; Infrastructure Investment; Support for Work Seekers and Institutional Capacity Building.

Management and governance of the Jobs Fund
The Minister of Finance appointer the Development Bank of Southern Africa (DBSA) to manage the Jobs Fund. Final decisions of the allocation of grants are made by an independent Investment Committee which considers eligible applications against the Jobs Fund impact criteria.

Areas of focus
Applications for the following four funding windows are invited:

1. **Enterprise Development**
The Enterprise Development funding window aims to lower the cost and risk barriers that inhibit the development of innovative, private sector led enterprise models, partnerships, ideas and projects that could lead to sustainable job creation.

   This window looks for initiatives that develop innovative commercial approaches to long-term job creation in ways that combine profitability with high social impact.

   This includes funding “umbrella” initiatives that can act as channels of support for smaller enterprises or benefit smaller enterprises indirectly, such as facilitation of market linkages and supply chain diversification.

2. **Infrastructure Investment**
The infrastructure window will co-finance light infrastructure investment projects that are necessary to unlock job creation potential in a particular area.

   Initiatives could include providing critical missing infrastructure that creates trading opportunities; enhances access to markets; improves the business environment for enterprises and catalyses employment linked investment.
The key characteristics of competitive projects include: large scale impact; contribution to systemic change; innovation; value for money; a clear link to job creation, and a demonstratable capacity to implement.

3. Support for work seekers
Within this funding window, the Jobs Fund will consider co-financing projects that directly link active work-seekers, especially the youth, to formal sector opportunities and job placement. This window targets initiatives aimed at facilitating rapid access to employment and work-related training for unemployed people, particularly the youth.

The main objective of the Jobs Fund is to create jobs; therefore the type of projects that will be funded under this window should clearly demonstrate the potential to ultimately place work-seekers in the work environment. Broadly, this can be through the provision of training, entrepreneurial development, and job placement services.

In essence, the projects should be able to leverage their capacity for skills development to create linkages between those that have successfully completed the training and job placement.

The goal is to improve the quality and supply of labour.

4. Institutional capacity building
This funding window recognises that institutional weaknesses may in some cases inhibit the creation of jobs. Projects that will improve operational efficiencies, remove barriers to doing business, catalyse innovation and thereby scale up the potential for job creation will be targeted.

The objective is to assist organisations that can influence the demand for labour and that can improve the efficiency of the labour market.

The goal is to unlock institutional barriers to job creation.

Who can apply?
The Fund will, on a competitive basis, consider co-financing proposals from the private sector, non-governmental organizations, government departments and municipalities.

Two-stage application process
The Jobs Fund has a two-stage application process; the Concept Application Stage and Full Application Stage.

Stage 1 – Concept Application Stage
The first stage requires the submission of a Concept Application in a standardised format, via the electronic application system. The Concept Application includes a description of all the key features of the project and enables an initial assessment of the eligibility of an application as well as its competitive performance against the impact criteria.

Once all applications have been scored, they are ranked in order to identify the strongest projects within each funding window or broad category of projects and a decision is taken as to which proposals should proceed to Stage Two: Full Applications. This is the first competitive point in the application process.
**Stage 2 - Full Application stage**
Once concept applications are approved, a detailed project proposal will be requested. The request will be accompanied by guidance notes to help improve the quality and chances of success of the full application. However, while the Jobs Fund Project Management Unit may consult with the applicant during the development of their detailed proposal, project design, associated activities and targets remain the responsibility of the applicant.

The recommended project appraisals from this stage will then be submitted to the Investment Committee for funding approval. Competitiveness of the project proposals is a key consideration.

**Why a two-stage process?**
The Jobs Fund appreciates that submitting an application can be a time consuming process. The concept application stage allows applicants to test the strength and relevance of their concept, without having to submit a detailed business plan.

Only applicants with strong concepts will be asked to submit a detailed application for a full appraisal.

**How do I apply?**
- The online application form can be accessed from the Jobs Fund website www.jobsfund.org.za
- Please visit the website regularly for funding opportunities
- Register on the site to create an application. You will be able to work on and save your application online until the call for proposals closes
- The Jobs Fund website also provides guidance on how to submit a competitive application

**Eligibility and assessment criteria**
The full eligibility and impact criteria can be downloaded from the Jobs Fund website www.jobsfund.org.za. A summary of the criteria is laid out below. The Jobs Fund uses two types of criteria.

1. **Eligibility criteria:** these criteria determine whether or not you qualify to apply to the Jobs Fund.
2. **Impact assessment criteria:** are used to score all eligible applications and to compare them to each other on a competitive basis.

The Fund’s impact assessment criteria are guided by the following principles (amongst other things) that the application must demonstrate:

- Innovation – the Fund seeks to fund innovative, path-breaking initiatives.
- Clear link with job creation – the allocation of grants will be determined by an open, competitive process to incentivize good ideas and maximise impact.
- Competition – the allocation of grants will be determined by an open, competitive process to incentivize good ideas and maximize impact.
- Additionality – the Jobs Fund will target activities and investment that enable the initiative to yield significant additional impact and value in a way that could not have happened without a Jobs Fund grant.
- Once-off, limited duration grants – grants will target specific initiatives which are clearly defined and which require limited, temporary support that will lead to their on-going sustainability.
SMALL ENTERPRISE DEVELOPMENT AGENCY

What does Seda do?
Seda provides business development and support services for small enterprises through its national network in partnership with other role players in small enterprise support. Seda offers entrepreneurs a helping hand through business consulting, training and referrals to specialist service providers and partner organizations.

Goals, Vision and Mission
Vision: To be the centre of excellence for small enterprise development in South Africa

Mission: To develop, support and promote small enterprises to ensure their growth and sustainability in coordination and partnership with other role players.

Goals: To ensure that the small enterprise sector grows and increases its contribution to sustainable and equitable, social and economic development, employment and wealth creation.

Product and Service Offering

Seda Business Talk (Pre Start-Up)
Products and services focusing on clients who want information on starting a business. Assistance include:
• Business advice and information, including:
  o What you need to start your business
  o How to test if your idea can and will work
  o Where else you can get help about starting your business
• Small Enterprise Training
• Business Registration

Seda Business Start (Start-up)
Provides tools and techniques for clients who are ready to start a business and want assistance and direction. Focus is placed on:
• Business Planning (incl. feasibility studies & market research)
• Business Counseling
• Access to Finance
• Business Support

Seda Business Build (Small Businesses)
• Products and services focusing on clients who want skills to sustain and strengthen their businesses. Assistance provided include:
• Capacity Building Systems (Productivity improvement, technical support & ISO Accreditation, successful participation in trade shows & Exhibitions)
• Mentorship
Only application with the highest impact scores will be accepted for consideration.

**Projects not supported by the Jobs Fund:**
The Jobs Fund will not fund projects in the following categories:
- Bail out of distressed companies
- Start-up companies and initiatives with no proven record
- Training activities that are not linked to job placement
- Initiatives with large capital investment but minimal job creation potential
- Double-dipping funding – the Jobs Fund does not seek to crowd out other funding sources

**Contact the Jobs Fund**
**Website:** www.jobsfund.org.za
**Call Centre:** 085 100 3272

**Non-Financial products**

**Development Catalyst**
- The Bank’s development expertise empowers our clients to maximize the socio-economic value of loan finance. The Bank’s knowledge, competencies and experience in leading edge research and problem solving enables our clients to tap into a pool of integrated innovative solutions at all levels.
- Furthermore, the Bank leverages long term partnerships and relationships to broaden funding sources and to deepen the knowledge base to enhance project success and sustainability.

**Leveraging Funds and Expertise**
- Using on its own expertise, as well as its vast network of partners and associates, the DBSA leverages funds and expertise in sector-specific and function-specific areas.
- The Bank leverages various sources of finance, financial instruments and credit lines and undertakes feasibility studies, investment planning, financial modeling, cost benefit analysis, socio-benefit analysis and environmental analysis for projects.

**Development Facilitation**
- The DBSA is a knowledge sharing organization, which not only focuses on knowledge sharing within its own organization, but also with its clients and partners. It achieves this through informal but structured networks and formal partnerships.
- The DBSA acts as both a facilitator and an active player in numerous development based networks. Furthermore, the Bank provides an impartial platform at which like-minded development activists can be exposed to global development trends and thinking, and tap into the synergies of extended networks, collectively building innovative sustainable solutions and influencing policy making.

**Agency Service**
- The DBSA offers agency services in partnership with government, multi- and bi-lateral funding agencies and other development stakeholders whose aims and objectives are to advance development delivery. These services are provided on the basis of recovering costs incurred by the Bank.
Advisor

Technical Assistance
Technical assistance offered by the DBSA includes advice on options for financing and structuring projects, assistance in preparing terms of reference for clients to engage consultants, mobilising grant funding for the appointment of legal, financial or other advisors, facilitation of labour and consumer involvement in project design, evaluation and operation, assistance in preparing bid invitation documentation, assistance in pre-bid discussions, evaluating bid submissions, negotiations with the private sector.

Research and Evaluation
The DBSA is building up a valuable repository of lessons learnt in the infrastructure development field by undertaking monitoring and evaluation exercises on its current and past development projects, and documenting the lessons learnt. The DBSA also provides advice and training to its clients in the field of monitoring and evaluation.

Contact Us

Head Office
Address:
Development Bank of Southern Africa
Headway Hill 1258 Lever Road
Midrand
South Africa

Contact number: 011 313 3911

Fax: 011 313 3086
LAND BANK

The Land and Agricultural Development Bank of South Africa (Land Bank) was founded in Pretoria in the 1912. The Land Bank was the precursor to a series of historical events that have not only shaped the quintessence of the country’s socio-economic and political history as it is known today.

Vision and Mission

**Vision:** To be a profitable Bank in land and commercial agribusiness banking and insurance in order to enable the generation of capital resources to deliver our financial and non-financial development mandate in an impactful, visible and sustainable way.

**Mission:** Land Bank is an agricultural development finance institution that supports economic growth through the provision of retail, wholesale, project and micro-financial services to agriculture and related rural services.

Products and Services

**Long Term Mortgage Loans**

Long-term mortgage loans are **fixed instalment loans for capital expenditure**. Around the country our corporate clients are using these loans for the purchase of land, the purchase and installation of machinery and equipment, fixed asset improvements, water project schemes and other agriculture-related capital expenditure.

Security for such a loan from Land Bank may consist of:

- Mortgage bonds over fixed and movable assets
- Covering bonds over fixed and movable assets
- Cession of debtors
- Cession of unpaid share capital (co-operatives)
- Cession over insurance policies
- Surety ship

**Typical Use:** Land Bank’s corporate client use these loans for the purchase of land, the purchase and installation of machinery and equipment, fixed asset improvements, water project schemes and other agriculture-related capital expenditure.

**Interest and costs:** Interest rates and the cost of long-term mortgage loans are determined as follows:

- Interest rates are quoted nominal annual compounded monthly (NACM)
- Interest rates are not fixed and can be adjusted from time to time over the term of the loan, based on fluctuations in the money and capital markets
- There are no transaction costs.
Term: The term of long-term mortgage loans and repayment are as follows:
• Term is negotiable usually between 5 and 15 years
• Repayment is either in annual or monthly instalments. Instalments can be calculated on an actuarial or “straight-line” basis.

Medium Term Loans
Medium-term loans are loans in the form of cash credit accounts.

Security in favor of Land Bank may consist of:
• Covering bonds over fixed and movable assets
• Notarial bonds over movable assets
• Cession of debtors
• Surety ship
• Cession over insurance policies
• Cession of unpaid share capital (co-operatives)

Typical Use: Over the years our corporate clients have found these medium-term loans invaluable for supplementing working capital.

Interest and costs: Interest rates and the cost of medium-term loans are determined as follows:
• The interest rate is nominal annual compounded monthly (NACM)
• Interest rates are not fixed and may be adjusted from time to time over the term of the loan, based on fluctuations in the money and capital markets.
• Structured repayment conditions apply
• There are no transaction costs.

Term: The term of medium-term loans and repayment is negotiable. They are usually for 3 to 8 years.

Short Term Loans

These loans meet seasonal finance requirements.

Typical Use: Short-term loans are tailored to meet important financing needs in the agricultural cycle including the provision of advances - against crop intakes, production requirements, production credit and other related services that includes the handling, manufacturing, packing, processing, storage, transport and/or marketing of agricultural products.

Interest and costs: Interest rates are determined as follows:
• Interest rates are quoted nominal annual compounded monthly (NACM)
• Interest rates are not fixed over the term of the loan and can be adjusted from time to time based on fluctuations in the money and capital markets.
• There are no fixed terms of repayment. Draw-downs and repayments are regulated by the value of assets (stock and debtors) financed
• There are no transaction costs.

Term: The term of short-term loans is linked to the season, usually a maximum of 18 months.

Large Livestock

Land Bank now offers its clients an opportunity to purchase livestock using the latest available animal identification technology.
The product is aimed at clients who:
• Have an established herd of stud animals; or
• Are involved in extensive beef production; or
• Have an established herd of dairy cows;
• Wish to expand their herds, without offering land for security purposes;
• Want to finance high value game and horses.

This is a medium term loan where the animals bought and the client’s existing animals form the most important security - the animals belong to the Bank until the loan has been repaid.

Clients who have an established herd of animals can offer their existing animals as security to purchase more animals. The animals purchased and those offered for security are micro-chipped for the client. The micro-chip will provide a unique identity for each animal and can be used to identify animals in case of stock theft. The client also obtains access to an online database of their animals that can be customized to suit the client’s specific needs for record-keeping purposes. Land Bank will also finance a scanner for the client’s personal use if the clients wish to include it in the loan.

The micro-chips are completely safe for the animal and humans. It remains in the animal for life and the client can use the technology even after the loan has been repaid. When animals are sold, transfer of ownership can be registered electronically.

Installment Finance
Installment Sale Finance is a type of medium-term loan where the goods that you buy act as the main security for the loan; the goods belong to the Bank until the loan is paid in full. It enables all farmers, especially those with limited assets to grow their businesses.

Typical uses:
• Farming equipment
• Implements
• Vehicles
• Livestock
• Certain types of stud livestock

Term: This finance package is available for periods between 3 and 10 years, depending on the expected length of life of the asset. Payments can be made on a monthly, quarterly, six-monthly or annual basis. An individual farmer or a group or any legal entity may access this type of loan.
Interest: The total amount due plus interest are determined at the time you take out your loan and divided into equal installments over the loan’s lifespan.

Special Mortgage Loan

Who Qualifies: People and groups who:
• Were previously denied their full rights buy land;
• Have the potential to become successful farmers;
• A person whose spouse owns farmland does not qualify;
• People who own land in towns and cities can get Special Mortgage Bonds;
• Sons and daughters of people who own farmland can qualify as first time buyers.
Interest: Currently the special interest rate is set at 10%. This rate is fixed for 24 months with intention of keeping it as low as prevailing market conditions allow.

The maximum loan at the special interest rate is R500 000. If you borrow more than R500 000, the interest on the amount over R500 000 will be charged at the standard rate for long-term loans. The loan term is up to 25 years.

Establishment Loans
Land Bank provides establishment loans to farmers for establishing perennial crops. These loans are typically used for establishing sugar cane plantations, citrus and deciduous fruit orchards, timber plantations and vineyards for table and wine grapes. An individual farmer or a group or any legal entity may access this type of loan.

Farming enterprises from large scale commercial farms to small-scale farms are currently utilizing establishment loans.

Typical use:
- Citrus and deciduous fruits
- Forestry
- Wine and table grapes
- Sugar cane

Deposit Loans
Call deposit accounts are available to corporate clients only.

Typical use:
- Deposits provide unlimited withdrawal opportunities
- No minimum deposit lever
- Payment upon notification

Interest and costs:
- Interest rates are quoted nominal annual compounded monthly (NACM).
- Interest rates are not fixed and can be adjusted from time to time based on fluctuations in the money and capital markets.
- There are no transaction costs.

Term: No minimum or maximum term applies

Guarantee Loans
Land Bank issues guarantees for the purpose of guaranteeing the meeting and fulfilment of corporate clients’ obligations in connection with their agriculture related activities.

Typical use: Our corporate clients typically use this service for the purposes of agriculture-related activities and insurance premium guarantees.

Interest and costs: Our rates for issuing guarantees are highly competitive. There are no fixed terms and a cancellation clause is negotiable.
Funding Requirements

A. Individuals
1. Identity Documents (yourself and your spouse)
2. Certified copy of your marriage certificate
3. Certified copy of your antenuptial contract (marriage out of community)
4. Certified copy of your divorce decree and deed of settlement (your attention is drawn to Section 45 of the Deeds Act)
5. When beneficiaries of a certain right (usufruct, habitatio, etc.) are involved, their Identity Documents and marriage certificates
6. Copy of the option to purchase or deed of sale (purchase of property)
7. Proof (latest statement/account) of all debt (hire purchase, co-op, etc.) as well as particulars of notarial bonds. (such statement/account should not be older than ONE MONTH)
8. Certified copies of financial statements for the past three- (3) years (i.e. Balance sheet, Income statement, cash flow statement). If the latest financial statements are not available Management accounts should be supplied. NB: Statements to be signed by yourself or your auditors. Financial Statements for legal entities must be audited.
9. Certified copy of liquidation and distribution account and will if applying for estate debt
10. Certified copy of Order of the Court in case of fideicommisum
11. Certificate if scheduled under a water scheme as well as bore hole certificates
12. Certified copy of rehabilitation order if you were previously sequestrated
13. Specified list of loose assets (livestock, vehicles, tractors and implements) with values, model etc.
14. Surrender values of policies (statements that shows the cash value)
15. Pay slip / pension / lease income (proof of any other income)
16. Proof of investments
17. Bank statements (overdraft or cash in the bank, credit card, savings) for the last 3 months.
18. Certified copy of lease agreement / Proof of availability of land with the telephone number of the owner as well as a certified copy of the owner’s identity document.
19. Details of co-operative
20. Tax details
21. Quota certificate
22. Shares certificate
23. Copy of Title deed
24. List of trade references with contact persons, telephone numbers, latest statements of account as well as the age of the debt.
25. Bank statements regarding outstanding debt under existing mortgage loans.

26. Application fee: R199,50
27. Valuation fees: R1 102, 38
28. Repayment of other debt – give reasons for repayment as well as full particulars, conditions and security as well as detailed information on how the money was spent.
29. Quotations (if applicable)
30. Registration certificates of vehicles (not the license receipt)
31. “Brand mark” certificate
32. A written confirmation of changes in farming conditions, which have had or are, expected to affect your financial performance significantly.
33. A written confirmation of any claim for restitution of Land rights.
34. A complete business plan. (NB: Must include your marketing strategies)
35. A list of previous trade names under which you conducted business.
36. Status report from the Department of Agriculture on communal grazing and carrying capacity.
37. Town properties – Municipal value OR Independent valuation must be furnished

B. Companies or if you have an interest in any
1. All items mentioned in (A) above.
2. Memorandum of Association and Statutes and Certificate of Incorporation
3. Confirmation from the accountant to confirm that the shareholder(s) and director(s) and shareholding is still the same and that the company is still in business.
4. Shareholders- and directors resolution re the application for the loan which provides for the relevant shareholder/director to sign the necessary documents on behalf of the company (NB: in case of a joint application the resolution must provide for joint and severally commitment)
5. Identity documents and marriage certificates of the directors and shareholders.
6. Certified copies of financial statements for the past three- (3) years. NB: Statements must be audited.

C. Trusts or if you have an interest in any
1. All items mentioned in (A) above.
2. The Deed of Trust.
3. Will, in the case of an estate trust, certified correct by the Master.
4. The Letter of Authority / Letter of Appointment (Section 6 and 7 of the Act on Trusts refers).
5. Trustee resolution re the application for a loan, which provides for the trustee(s) to sign the necessary documents on behalf of the trust if it is allowable according to the Deed of Trust.
6. Confirmation from the accountant that the trust is still in business and that the trustee(s) is still the same.
7. Certified copies of financial statements for the past three- (3) years. NB: Statements must be audited.
## Contact Us

**Head Office**

*Address:*
Land and Agricultural Development
Bank of South Africa, Eco Glades 2,
Block D4, 20 Witch Hazel Avenue,
Eco Park, Centurion

*Switch Board:* 012 686 0500
*Toll Free:* 0800 00 52 59
*Email:* info@landbank.co.za

**Northern Cape - Upington**

*Address:*
55 Schroder Street,
Upington,
8800

*Contact number:* 054 338 8400
*Fax number:* 054 332 5731

**Northern Cape - Calvina**

*Address:*
17 Stigling Street
Calvina
8190

*Contact number:* 027 341 8140
*Fax number:* 027 341 1612

**Western Cape - Cape Town**

*Address:*
Block C Pasita Road
Durbanville
7550

*Contact number:* 021 974 2200
*Fax number:* 021 974 2200

**Western Cape - George**

*Address:*
55 York Street
George
6530

*Contact number:* 044 803 8800
*Fax number:* 044 874 7789

**Western Cape - Worcester**

*Address:*
49 High Street
Worcester
6850

*Contact number:* 023 346 6862
*Fax number:* 023 347 6563

**Western Cape - Paarl**

*Address:*
143 Lady Grey Street
Paarl
7620

*Contact number:* 021 860 2100
*Fax number:* 021 872 1494

**Western Cape - Beaufort West**

*Address:*
74 Bird Street
Beaufort West
6970

*Contact number:* 023 414 8300
*Fax number:* 023 414 2544

**Western Cape - Swellendam**

*Address:*
87C Voortrek Street
Swellendam
6740

*Contact number:* 028 514 8200
*Fax number:* 028 514 3129

**Western Cape - Ermelo**

*Address:*
29 De Clercq Street
Ermelo
2350

*Contact number:* 017 811 0800
*Fax number:* 017 811 6553

**Western Cape - Pietermaritzburg**

*Address:*
133 Church Street
Pietermaritzburg
3201

*Contact number:* 033 845 9600
*Fax number:* 033 345 8317

**Western Cape - Port Elizabeth**

*Address:*
51 Newton Street, Newton Park
Port Elizabeth
6045

*Contact number:* 041 392 1200
*Fax number:* 044 365 2570
Eastern Cape - Cradock
Address: 31 Beeren Street
Cradock
5880
Contact number: 048 801 8900
Fax number: 048 881 2892

Free State - Kroonstad
Address: 138 Cross Street
Kroonstad
9500
Contact number: 056 216 6200
Fax number: 056 215 1294

Mpumalanga - Middelburg
Address: 184 Jan van Riebeeck Street
Middelburg,
1050
Contact number: 013 283 3500
Fax number: 013 282 6558

Limpopo - Modimolle
Address: 90 Church Street
Modimolle
0510
Contact number: 014 717 9140/1/2
Fax number: 014 717 1262

Free State - Bloemfontein
Address: 78 St.Andrew Street
Bloemfontein
9300
Contact number: 051 404 1400
Fax number: 051 447 7718

Mpumalanga - Nelspruit
Address: 16 Ferreira Street
Nelspruit
1200
Contact number: 013 754 2400
Fax number: 013 752 6134

Limpopo - Polokwane
Address: 79 Biccard Street
Polokwane
0699
Contact number: 015 287 9200
Fax number: 015 287 9200

Gauteng - Pretoria
Address: Lynwood Building
309 Lynwood Road
Menlo Park, Pretoria, 0001
Contact number: 012 364 0560
Fax number: 012 423 9076

Free State - Bethlehem
Address: 16 Van der Merwe Street
Bethlehem
9700
Contact number: 058 307 5200
Fax number: 058 303 502

Mpumalanga - Ermelo
Address: 29 De Clercq Street
Ermelo
2350
Contact number: 017 811 0800
Fax number: 017 811 6553

Limpopo - Tzaneen
Address: 6 Kew Street
Tzaneen
0850
Contact number: 015 306 6000/22
Fax number: 015 307 4375

Gauteng - Heidelberg
Address: C/o Marais and Ueckermann Street
Heidelberg
1441
Contact number: 016 341 9600
Fax number: 016 349 5500
• Tender Advice and procurement
• Export Readiness
• Franchising
• Networking and Business Linkages (Access to Markets)

**Seda Business Grow (Medium Businesses)**

- Products and services focusing on clients who want to grow their businesses and expand nationally and internationally. Seda can assist with:
  - Mentorship
  - Business Systems and Technology (including technical support such as ISO accreditation, product improvement, market penetration and tender advice/procurement)
  - Cooperative Support
  - Growth Strategies

**Enterprise Development Fund**

The Enterprise Development Fund is used to subsidize client interventions or projects on a subsidized scale; meaning that Seda can contribute up to 90% of the cost on a reducing scale, where the difference is covered by the client. The majority of clients need assistance on the following:

- Business plan development (start-up/expansion purposes)
- Marketing/promotional material
- Business registrations
- Basic business skills training
- Access to markets

**Seda Technology Programme**

Established in 2006, the Seda Technology Programme (Stp) offers a range of support interventions for small businesses, including:

**Incubation:** Improved performance, profitability, growth and reduced market failures

**Technology Transfer:** The Technology Transfer Fund (TTF) provides incentives for small enterprises to acquire the necessary technology and technical support for effective technology transfer.

**Quality:** Enhances the quality & standard of products and services, and provides advice and technical support.

**Focus areas of the Seda Technology Programme include:**

- Increase the accessibility to, and utility of, technologies and management support for small enterprises, through structured platforms such as technology business centers
- Facilitate the acquisition and transfer of technology to small enterprises, particularly those operating in the second economy
- Promote the use of quality and standards by small enterprises
- Improve small enterprise performance and productivity
- Improve the competitiveness of small enterprises
- Promote entrepreneurial activity and success of identified target groups, in particular, women and youth
- Reduce the failure rates of small enterprises.
DEPARTMENT OF TRADE AND INDUSTRY – INCENTIVE SCHEMES

Trade, Export and Investment Financial Assistance - Incentives

Section 12i Tax Allowance Incentive (12i)
The 12i Tax Incentive is designed to support Greenfield investments (i.e. new industrial projects that utilise only new and unused manufacturing assets), as well as Brownfield investments (i.e. expansions or upgrades of existing industrial projects). The new incentive offers support for both capital investment and training.

Objectives: The objectives of the incentive programme are to support the following:
- Investment in manufacturing assets, to improve the productivity of the South African manufacturing sector; and
- Training of personnel, to improve labour productivity and the skills profile of the labour force.

Offerings: The incentive offers:
- R900 million in the case of any Greenfield project with a preferred status;
- R550 million in the case of any other Greenfield project;
- R550 million in the case of any Brownfield project with a preferred status;
- R350 million in the case of any other Brownfield project;
- An additional training allowance of R36 000 per employee may be deducted from taxable income; and
- A maximum total additional training allowance per project, amounting to R20 million, in the case of a qualifying project, and R30 million in the case of a preferred project.

According to the point system, an Industrial Policy project will achieve ‘qualifying status’ if it achieves at least five (5) of the total 10 points, and a ‘preferred status’ if it achieves at least eight (8) of the total 10 points.

Targeted Beneficiaries

The investment must be:
- Greenfield project (new project);
- Brownfield project (expansion or upgrade); or
- Classified under ‘Major Division 3: Manufacturing’.

The project should:
- Upgrade an industry within South Africa (via an innovative process, cleaner production technology or improved energy efficiency);
- Provide general business linkages within South Africa;
- Acquire goods and services from small, medium and micro-sized enterprises (SMMEs);
- Create direct employment within South Africa;
- Provide skills development in South Africa; and
- In the case of a Greenfield project, be located within an Industrial Development Zone (IDZ).
Trade, Export and Investment Financial Assistance - Incentives

Co-operative Incentive Scheme (CIS)
The Co-operative Incentive Scheme (CIS) is a 90:10 cost-sharing grant for registered primary co-operatives (a primary co-operative consists of five or more members). The objective of the CIS is to improve the viability and competitiveness of co-operative enterprises by lowering their cost of doing business through an incentive that supports Broad-Based Black Economic Empowerment.

Objectives
- Promote co-operatives through the provision of a matching grant;
- Improve the viability and competitiveness of co-operative enterprises by lowering the cost of doing business;
- Assist co-operatives to acquire their start up requirements;
- Build an initial asset base for emerging co-operatives to enable them to leverage other support; and
- Provide an incentive that supports broad-based black economic empowerment.

Eligible activities through the grant:
- Business development services (e.g. feasibility studies; business, manufacturing and production systems; and production efficiency and improvement, etc);
- Technological improvements;
- Machinery, equipment and tools;
- Commercial vehicles;
- Infrastructure linked to the project (e.g. 3-phase electricity; boreholes, etc.); and
- Working capital.

Eligible entities should:
- be incorporated and registered in South Africa in terms of the Co-operatives Act of 2005;
- be emerging co-operatives with a majority black ownership;
- have projects in any of the different economic sectors;
- adhere to co-operative principles;
- be owned by historically disadvantaged individuals (HDIs); and
- be biased towards women, youth and people with disabilities

Trade, Export and Investment Financial Assistance - Incentives

Black Business Supplier Development Programme (BBSDP)
The Black Business Supplier Development Programme (BBSDP) is a cost-sharing grant offered to black-owned small enterprises to assist them to improve their competitiveness and sustainability to become part of the mainstream economy and create employment.

The programme provides grants to a maximum of R1 million:
- R800 000 for tools, machinery and equipment on a 50:50 cost-sharing basis; and
- R200 000 for business development and training interventions per eligible enterprise to improve their corporate governance, management, marketing, productivity and use of modern technology on a 80:20 cost-sharing basis.
**Objectives of the incentive scheme**

- To fast-track existing Small, Medium and Micro Enterprises (SMMEs) that exhibit good potential for growth into the mainstream economy;
- To grow black-owned enterprises by fostering linkages between black SMMEs and corporate and public sector enterprises;
- To complement current affirmative procurement and outsourcing initiatives of corporate and public sector enterprises; and
- To enhance the capacity of grant recipient enterprises to successfully compete for corporate and public sector tenders and outsourcing opportunities.

**Qualifying criteria of the incentive scheme**

- Fifty-one per cent black majority shareholding;
- R250 000 to R35 million turnover per year;
- One year in operation and trading as a business;
- Fifty per cent management positions held by black people (historically disadvantaged individuals);
- Enterprises formally registered for VAT;
- Eligible to obtain funding to a maximum of R1 million:
- R800 000 for tools, machinery and equipment on a 50:50 cost-sharing basis; and
- R200 000 for business development and training interventions per eligible enterprise to improve their corporate governance, management, marketing, productivity and use of modern technology on a 80:20 cost-sharing basis; and
- Be operating and trading for at least one financial year – at the sole discretion of the dti, an enterprise that has been operational/registered for less than a year may be considered for this incentive, provided that the enterprise can supply sufficient evidence to service a tender/contract.

**Trade, Export and Investment Financial Assistance - Incentives**

**Export Marketing & Investment Assistance Scheme (EMIA)**

The Export Marketing and Investment Assistance (EMIA) scheme develops export markets for South African products and services and to recruit new foreign direct investment into the country.

**Objectives**

- Provide marketing assistance to develop new export markets and grow existing export markets;
- Assist with the identification of new export markets through market research;
- Assist companies to increase their competitive by supporting patent registrations, quality marks and product marks;
- Assist with facilitation to grow FDI through missions and FDI research; and
- Increase the contribution of black-owned businesses and SMMEs to South Africa’s economy.

**Benefits**

- Individual Exhibition Participation
  - Transport of samples;
  - Rental of exhibition space;
  - Construction of stands;
  - Interpretation fees;
  - Internet connection;
  - Telephone installation;
Primary Market Research & Foreign Direct Investment
Exporters will be compensated for costs incurred recruiting in new FDI into South Africa through personal contact by visiting potential investors in foreign countries.
- Return economy-class airfare;
- Subsistence allowance per day;
- Transport of samples; and
- Marketing material

Individual Inward Missions
Assistance is provided to South African entities organising an inward buying investor, to make contact with them to conclude an exporters order or to attract foreign direct investment.
- Registration of a patent in a foreign market: 50% of the additional costs capped at R100 000 pa;
- Return economy class-airfare;
- Subsistence allowance per day; and
- Rental of exhibition space.

Eligible Enterprises
• South African manufactures and exporters;
• South African export trading houses representing at least three SMMEs or businesses owned by Historical Disadvantaged Individuals (HDIs);
• South African commission agents representing at least three SMMEs / HDI-owned businesses; and
• South African exports councils, industry associations and JAGs representing at least five South African entities.

Trade, Export and Investment Financial Assistance - Incentives

Critical Infrastructure Programme (CIP)
The Critical Infrastructure Programme (CIP) is a cost sharing grant for projects designed to improve critical infrastructure in South Africa. The grant covers qualifying development costs from a minimum of 10% to a maximum of 30% towards the total development costs of qualifying infrastructure. It is made available to approved eligible enterprise upon the completion of the infrastructure project concerned.

Infrastructure for which funds are required is deemed to be ‘critical’ if the investment would not take place without the said infrastructure or the said investment would not operate optimally.

Objectives
• Support competitiveness by lowering business costs and risks;
• Provide targeted financial support for physical infrastructure; and
• Stimulate upstream and downstream linkages.

Benefits
• A cash grant to a maximum of 30% capped at R30 million of the development cost of qualifying infrastructure.
Eligibility Enterprises

- The applicant must be a registered legal entity in South Africa in terms of the:
  - The new Companies Act No. 71 of 2008;
  - Close Corporations Act, 1984 (as amended);
  - Co-operatives Act, 2005 (as amended); and
  - Local and provincial governments. Provincial governments can contribute towards projects but cannot be applicants.

Funding Matrix

- Total Points Scored CIP Funding
  - 50 - 59 (10%)
  - 60 - 69 (15%)
  - 70 - 79 (20%)
  - 80 - 89 (25%)

- Critical Infrastructure Programme (CIP)
  - 90 - 100 (30%)

The approved grant will be reimbursed upon receipt of claims from the entity. The approved amount to be claimed will be determined by the verified milestones.

The CIP supports the construction of the infrastructure that enables the investor to undertake a defined fixed investment, or the expansion of existing fixed investment or sustain existing investment. That is, there should be a line of demarcation between the infrastructure construction and the investment itself.

Except for infrastructure that supports renewable energy generation, (such as wind farms, hydro-electricity, etc.), and where at least sixty-percent (60%) of the investment components, e.g. wind turbines, are sourced locally, there will be no demarcation between the infrastructure and the investment.

Trade, Export and Investment Financial Assistance - Incentives

The Manufacturing Competitiveness Enhancement Programme (MCEP)

The Manufacturing Competitiveness Enhancement Programme (MCEP) which is one of the key action programmes of the Industrial Policy Action Plan (IPAP) 2012/13 – 2014/15 will provide enhanced manufacturing support aimed at encouraging manufacturers to upgrade their production facilities in a manner that sustains employment and maximises value-addition in the short to medium term.

The MCEP comprises two sub-programmes: the Production Incentive (PI) and the Industrial Financing Loan Facilities which will be managed by the dti and the Industrial Development Corporation respectively.

Production Incentive

The Production Incentive is the largest component of the MCEP (80% by Rand value). Calculation of MCEP credits for the Production Incentive for each enterprise will be up to 25% of the manufacturing value added.

Applicants may apply their credits to a combination of any of the following five sub-components of the Production Incentive:

- Capital Investment grant;
- Green Technology and Resource Efficiency Improvement grant;
- Enterprise-Level Competitiveness Improvement grant;
• Feasibility Studies grant; and
• Cluster Interventions grant.

Industrial Financing and Loan Facilities
The Industrial Financing and Loan facilities comprises two components i.e. Pre and post-dispatch Working Capital Facility and the Industrial Policy Niche Projects Fund.
• Pre/Post-dispatch Working Capital Facility offers a working capital facility up to a maximum of R30 million for a period of up to four years, at a preferential fixed interest rate of 6%.
• Industrial Policy Niche Projects Fund: projects identified by the dti sector desks and IDC’s Strategic Business Units that focus on new areas with the potential for job creation, diversification of manufacturing output and contribution to exports, that would otherwise not be candidates for commercial or IDC funding, may be eligible for an MCEP grant that may be structured as part of the borrower’s equity contribution.

Feasibility Studies Funding for MCEP and CPFP
• The points below provide clarity on and show the difference between the feasibility studies incentive funding for MCEP and the CPFP as detailed in the respective incentive programme guidelines.
• The objective of the programme is to facilitate feasibility studies that are likely to lead to bankable business/project plans, which will result in investment in new components or products or processes not currently manufactured or performed by the applicant or in the creation of markets that will lead to a substantial increase in the manufactured products of the applicant.
• The expected investment project to result from the feasibility study should have a minimum value of R30 million.
• The feasibility study component of MCEP offers a cost-sharing grant of 50% or 70% of the cost of the feasibility study, to be payable according to expected milestones. The cost-sharing grant percentage will be differentiated by enterprise size as follows:
  o Applicants with total assets with a historical cost below R30 million may qualify for a grant of 70% of the cost of the feasibility study; and
  o Applicants with total assets with a historical cost of at least R30 million may qualify for a grant of 50% of the cost of the study.
• Applicants should submit a pre-feasibility study report in the prescribed format, confirming that the expected project minimum investment will be at least R30 million.
• The maximum grant for feasibility studies will be capped at R7.5 million.
• The grant is provided directly to the approved applicants based on actual qualifying costs incurred and subject to jobs being retained.
• The pre-feasibility study should demonstrate the following:
  o A positive impact on other developmental aspects, including job creation, skills development, linkages with the small, medium and micro enterprises as well as black business empowerment;
  o A clear detailed time period within which the project emanating from the feasibility study will be realized;
  o Buy-in from private and public sector organizations key to realizing the project; and
  o Sources of funding.
• Projects already receiving Government incentives for feasibility studies will not qualify for the MCEP feasibility study grant.

Trade, Export and Investment Financial Assistance - Incentives
Incubation Support Programme (ISP)

The Department of Trade and Industry (the dti) initiated the Incubation Support Programme
(ISP) to develop incubators and create successful enterprises with the potential to revitalize communities and strengthen local and national economies.

In continuing to strengthen economic development through broadening participation in the economy, the ISP aims to ensure that small, micro and medium enterprises (SMMEs) graduate into the mainstream economy through the support provided by the incubators. The ISP is one of the support measures to encourage partnerships in which big business assists SMMEs with skills transfer, enterprise development, supplier development and marketing opportunities.

The objective of the ISP is to encourage private sector partnerships with Government to support incubators in order to develop SMMEs and nurture them into sustainable enterprises that can provide employment and contribute to economic growth.

The intention of the programme is to provide funding for incubators that over time can generate revenue through the provision of services and initiatives that can be self-sustainable.

The incubation support will be available on a cost-sharing basis between the Government and private sector partner(s). It is available for infrastructure and business development services necessary to mentor and grow enterprises to ensure that within 2 to 3 years the enterprises will graduate to a level of self-sustainability by providing products and services to the market.

Qualifying Costs
The following costs are eligible for support:
• Business development services (e.g. business advisory services, coaching and mentoring, training, and facilitation of funding, production efficiency and improvement, quality and standards acquisition)
• Market access
• Machinery, equipment and tools
• Infrastructure linked to incubator (buildings, furniture)
• Feasibility studies for establishing and expanding incubators
• Product or service development
• Information and Communication Technology (ICT)
• Operational costs
• The Adjudication Panel may consider for support, any other costs related to the activities of the incubator.

Grant Support
• The grant approval will be based on projections for the first year at application stage whereas the approval for subsequent year(s) will be dependent on the review of actual performance of the preceding year against agreed milestones.
• All payments will be made directly to the incubator’s primary account.
• The grant approval is capped at a maximum of R10 million (VAT inclusive) per financial year over a three (3) year period and is subject to the availability of funds.
• The ISP offers a cost-sharing support of 50:50 for large businesses and a cost-sharing of 40:60 for SMMEs.
• After the three year period, applicants may apply for assistance for an additional three years and must comply with the guidelines of the ISP.

Eligibility Criteria
• The applicant must either be: • A registered legal entity in South Africa in terms of the Companies Act, 1973 (as amended) or the Companies Act, 2008 (as amended); the Close Corporations Act, 1984 (as amended) or the Co-operatives Act, 2005 (as amended); or
- Be a registered higher or further education institution; or
- Be a licensed and/or registered science council.
- The programme is available to applicants that want to establish new incubators or wish to grow and expand existing ones.
- The supported incubator may either offer physical and/or virtual incubation support services.
- The incubator to be supported may be a corporate incubator; a private investor’s incubator; an academic or research institution incubator in partnership with industry, and must be focused on establishing and/or growing enterprises that will graduate to sustainable enterprises.

**Application Procedure**

- Applicants are welcome to contact the dti directly or its appointed business support agencies in the provinces that can assist them with the application process
- Applicants must submit a completed application form to the dti outlining the objectives of the project and demonstrate how the incubator would function and be sustainable over time
- Applications must be submitted to the Incubation Support Programme Secretariat at the dti.

**Trade, Export and Investment Financial Assistance - Incentives**

**Sector Specific Assistance Scheme (SSAS)**

The Sector Specific Assistance Scheme (SSAS) is a reimbursable 80:20 cost-sharing grant offering financial support to export councils, joint action groups and industry associations.

The scheme comprises two sub-programmes, namely Generic Funding and Project Funding for Emerging Exporters (PFEE). The aim of the SSAS is aligned to the dti overall objectives in several respect, as indicated below.

**Objectives**

- Develop an industry sector as a whole;
- Develop new export markets;
- Stimulate job creation;
- Broaden the export base;
- Propose solutions to factors inhibiting export growth; and
- Promote broader participation of black-owned business and SMMEs in the economy.
- Benefits
  - Travel and accommodation, transport of samples and marketing materials, exhibition costs.
  - Maximum allocation per project is R1.5 million.

**Eligible Enterprises**

Non-profit business organizations in sectors and sub-sectors of the industry prioritized by the dti, in respect of (i) generic funding and (ii) project funding provided that the purpose of the organisation and/or its proposed project aims to conform to the objectives of Trade and Investment South Africa (TISA - a division of the dti) and the dti’s export strategy.

**Nature of SSAS Projects**

A qualifying SSAS project is one with a pre-determined outcome, a defined or short-term timeframe and measurable milestones. A qualifying SSAS project must be essentially developmental or promotional in nature.

**Categories of Qualifying Applicants**

- Export Councils: Established through application to the dti. Export Councils are Section 21 (non-profit) companies that represent the developmental and promotional objectives of a particular industry or industries on a national level.
• Industry Associations: Representative of sectors or sub-sectors of industry, prioritized for development and promotion, as determined by the relevant Customized Sector and Export Promotion desks of the dti.
• JAGs: Groups of three (3) or more entities. JAGs seek to co-operate on projects in particular sectors or sub-sectors of industry, which have been prioritized for development and promotion by the dti.

Eligible Industries and Sectors
• Successful applicants, who receive funding from the dti, are not permitted to apply for additional funding via other financial assistance schemes, be it from the dti or any sphere of government (national, provincial and municipal, including government agencies).
• An eligible industry must be a registered tax-paying entity or non-profit organisation.
• Activities of entities seeking assistance under the SSAS incentive should fall within the
• South African industry sectors or sub-sectors prioritised for development and promotion by the dti.
• Industries applying for the incentive should be distinct and independent, with regard to their operations and ownership.
• Qualifying sectors include:
  o Aerospace;
  o Rail and Marine;
  o Agro-Processing;
  o Automotive;
  o Business Process Outsourcing and Offshoring (BPO&O);
  o Capital Equipment and Allied Services;
  o Chemical Allied Industries;
  o Creative Industries;
  o Electro-Technical;
  o Film Production;
  o Metals and Allied Industries;
  o Pre-qualified Information, Communication and Technology (ICT) services;
  o Pre-qualified Tourism services,

Trade, Export and Investment Financial Assistance - Incentives

Business Process Services (BPS)
The South African government implemented a Business Process Outsourcing & Off-shoring (BPO&O) incentive programme as from July 2007. Between July 2007 and March 2010, the incentive resulted in the creation of at least 6,000 new jobs and attracted R303 million in direct investments.

As part of a process of improving South Africa’s position as an investment destination, a systematic review of the BPO & O incentive programme was undertaken with the private sector resulting in a revised BPS incentive.

Objectives
The BPS aims to attract investment and create employment in South Africa through off-shoring activities.

Benefits
• A base incentive as a tax exempt grant paid over three years for each offshore job created and maintained.
• A graduated bonus incentive paid as follows:
20% bonus for more than 4000 but less than 8000 offshore jobs paid once off in a year in which the bonus is reached;
30% bonus for more than 800 offshore jobs paid once off in the year in which the bonus level is reached.

Eligible Enterprises
the dti will determine whether an applicant is eligible to benefit from the BPS incentive, based on the requirements that an applicant (legal entity):
- must be performing BPS activities;
- may be involved in starting a new operation or expanding an existing operation in order to perform BPS activities, which may be operated from more than one physical location in South Africa;
- must, by the end of three years from the start of operation of the new project or the expansion, have created at least 50 new off-shore jobs in South Africa, as defined in the BPS Incentive Programme Guidelines;
- must commence its commercial operations no later than six months from the date on which the BPS incentive grant was approved. Failure to reach this target date will lead to the cancellation or disqualification of the application, thus requiring the applicant to submit a revised application to reapply for the grant; and
- if in a joint venture arrangement, must have at least one of the parties registered in South Africa as a legal entity.

Contact Us
Name: Reshni Singh
Tel: 012 394 1040
Email: RSingh@thedti.gov.za

Name: Mandi van Rensburg
Tel: 012 394 1046
Email: MBreedt@thedti.gov.za

Name: Manneo Matsane
Tel: 012 394 1248
Email: MMatsane@thedti.gov.za

Trade, Export and Investment Financial Assistance - Incentives

Film Incentives
The South African Government offers a package of incentives to promote its film production and post-production industry. The incentives consist of the Foreign Film and Television Production and Post-Production incentive to attract foreign-based film productions to shoot on location in South Africa and conduct post-production activities, and the South African Film and Television Production and Co-Production incentive, which aims to assist local film producers in the production of local content.

Foreign Film and Television Production and Post-Production Incentive

Objectives
To encourage and attract large-budget films and television productions and post-production work that will contribute towards employment creation, enhancement of international profile, and increase the country’s creative and technical skills base.

Benefits
- Shooting on location in South Africa, the incentive will be calculated as 20% of the Qualifying South African Production Expenditure (QSAPE). No cap will apply for this incentive.
- Shooting on location in South Africa and conducting post-production with a Qualifying South
Cooperatives and Community Public Private Partnership Programme (Coops & CPPP)

Vision, Purpose and Key Sectors
The Coops & CPPP Programme was formed in 2008, and supports non-traditional enterprise organizational forms with a special focus on rural areas and use of local resources. By creating the Programme, Seda’s ability to satisfy the needs of rural clients is enhanced.

Purpose of the Coops and CPPP Unit:
• Promote the establishment of cooperatives and collectively owned enterprises in partnership with other stakeholders
• Establish linkages with other government initiatives that support cooperatives and collectively owned enterprises
• Increase access by coops and collectively owned enterprises to information, business skills training and markets
• Foster a culture of cooperation among cooperative beneficiaries

The Programme’s key sectors include:
• Agribusiness
• Cultural Tourism
• Mining and Mineral Beneficiation
• Trading and Auxiliary Services

The Public Sector SMME Payment Assistance Hotline
The Public Sector SMME Payment Assistance Hotline helps facilitate payments for SMMEs who have been waiting for payment from the public sector institutions or government departments for longer than thirty days.

If a public sector institution or government department payment owed to an SMME is more than 30 days outstanding:

The SMME can call the Hotline:
Phone on weekdays between 6:00 and 18:00 on 0860 smmepay or 0860 766 3729.

The SMME can fax the Hotline:
• Find the fax template by following the link under Services on the Seda website, or access the Advance Call website at www.eohcso.co.za.
• Print and complete the fax template.
• Fax the document to 086 680 2113.

The SMME can email the Hotline:
• Find the email template by following the link under Services on the Seda website or by accessing the Advance Call website at www.eohcso.co.za
• Download and complete the email template as a Word Document.

Email it to us as an attachment to smme@eohcso.co.za

The SMME can reach the Hotline on the Internet:
Follow the link under Services on the Seda Website or by accessing the Advance Call website at www.eohcso.co.za.
African Post-Production Expenditure (QSAPE) of R1,5 million in South Africa, the incentive will be calculated at 22,5% of QSAPE and QSAPE (an additional 2,5%, cumulative 22,5%)
• Shooting on location in South Africa and conducting post-production with a QSAPE of R3 million and above in South Africa, the incentive will be calculated as 25% of QSAPE and QSAPE (an additional 5%, cumulative 25%).
• Foreign post-production with QSAPE of R1,5 million, the incentive is calculated at 22,5% of QSAPE.
• Foreign post-production with QSAPE of R3 million and above the incentive is calculated at 25% of QSAPE.

Eligible Enterprises: Foreign-owned qualifying productions and South African qualifying post-production work with:
• QSAPE of R12 million and above, provided that at least 50% of the principal photography schedule is filmed in South Africa, for a minimum of four weeks.
• QSAPE of R1,5 million and above, provided that 100% of the post-production is conducted in South Africa, for a minimum of two weeks.
• An applicant must be a Special Purpose Corporate Vehicle (SPCV) incorporated in the Republic of South Africa solely for the purpose of the production and/or post-production of the film or television project.
• An applicant must be the entity responsible for all activities involved in the production and/or post-production in South Africa and must have access to full financial information for the whole production and post-production worldwide.
• Only one entity per production and/or post-production for film, animation and television drama or documentary series is eligible for the incentive.
• The applicant must comply fully with its obligations in terms of the Legal Deposit Act 54 of 1997.

SA Film & TV Production and Co-production

Objectives: To support the local film industry and to contribute towards employment opportunities in South Africa.

Benefits: The rebate is calculated as 35% of the first R6 million of QSAPE and 25% of the QSAPE on amounts above R6 million.

 Eligible Enterprise
• Special Purpose Corporate Vehicles (SPCV) incorporated in the Republic of South Africa solely for the purpose of the production of the film or television project. The SPCV and parent company(ies) must have a majority of South African shareholders of whom at least one shareholder must play an active role in the production and be accredited in that role.
• An applicant must be the entity responsible for all activities involved in making the production in South Africa and must have access to full financial information for the whole production.
• Only one film production, television drama or documentary series per entity is eligible for the incentive.
• The following formats are eligible: feature films, tele-movies, television drama series, documentaries and animation.
• The incentive is available only to qualifying South African productions with a total production budget of R2,5 million and above.

Contact Us
Name: Wendy Mphahlele
Tel: 012 394 1876
Email: WMphahlele@thedti.gov.za

Name: Rudi Siefert
Tel: 012 394 1270
Email: RSiefert@thedti.gov.za
CO-OPERATIVE BANKS DEVELOPMENT AGENCY (CBDA)

What is the CBDA?
The Co-operative Bank Development Agency was established to regulate, promote and develop Co-operative Financial Institutions (CFIs), such as financial services cooperatives (FSC), Savings and Credit Co-operatives (SACCOs) and cooperative banks.

Our vision
Ensure that cooperatives financial institutions have been strengthen, thereby promoting a vibrant and sustainable sector that broaden access to, and participation in diversified financial services, leading towards economic and social well-being.

The CBDA was created:
• To register, regulate and supervise deposit taking Co-operative Financial Institutions (FSCs, SACCOs and Cooperative banks);
• To promote, register and regulate representatives bodies;
• To facilitate, promote and fund education and training to enhanced the work of deposit taking financial cooperatives;
• To accredit and regulate support organisations;
• To provide liquidity support to registered co-operative banks through loans or grants, and
• To manage a deposit insurance fund

Which institutions does the CBDA work with?
• Cooperative financial institutions registered as cooperative banks
• Cooperative financial institutions seeking to increase their capacity and work towards becoming cooperative co-operative bank (this includes working with CFIs board of directors and managers and staff)
• Representative bodies and regulatory authorities operating within the sector.

The CBDA’s current focus
• Processing and registering cooperative financial services
• Supervising registered co-operatives financial institutions
• Developing a cooperative financial institution sector that is institutionally safe and sound
• Promoting a vibrant and growing CFI sector that broadens access and mobilizes savings at community level.

What is a cooperative financial institution?
In terms of the exemption notice no 404 of 2012, cooperative financial institution is an entity whose members of cooperative chooses to identify themselves by use of the, name financial cooperative”, credit union or savings and credit cooperative, whose members consist of:
• Persons who are employed by common employer(s) or who are employed within the same business district; or
• Have common membership in an association or organization, including religious, social, cooperatives, labour or educational groups; or
• Reside within the same defined community, rural or urban district and which group receives
funds from members against the issue of shares or by means of the subscriptions of members.

- Members of the secondary financial cooperative consists of the primary financial cooperative also meet a common bond definition.

A CFI can only apply to register as a **Cooperative Bank** once it has more than 200 members and R1 Million in deposits.

**Why join or start up CFI**

- CFI provides more opportunity because it is owned and governed by the people who utilized its products and Services.
- Every member owns a share of the CFI, and the CFI operates to promote the financial well-being of all its members.
- Because the CFI is not for profit, if well managed members can earn higher dividends on savings, pay lower rates on loans and appreciate a higher level of services overall.
- CFI and banks offer many of the same products and services; however they differ in many ways, here’s how:

<table>
<thead>
<tr>
<th></th>
<th>Co-Operative Financial Institution</th>
<th>Commercial Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of organisation</strong></td>
<td>Not for profit, not for charity, but for service</td>
<td>Generates profit for shareholders</td>
</tr>
<tr>
<td><strong>Who owns it?</strong></td>
<td>Members</td>
<td>Shareholders</td>
</tr>
<tr>
<td><strong>Board of Directors</strong></td>
<td>Unpaid volunteers</td>
<td>Paid shareholders</td>
</tr>
<tr>
<td><strong>Fees</strong></td>
<td>Typically, have fewer and lower fees than those of banks</td>
<td>Fees generally account for one third of banks total profit</td>
</tr>
<tr>
<td><strong>Income goes to</strong></td>
<td>Members</td>
<td>Shareholders</td>
</tr>
<tr>
<td><strong>Institutions with like financial institutions</strong></td>
<td>Cooperative</td>
<td>Competitive</td>
</tr>
</tbody>
</table>

**How to start up a cooperative financial institution**

- A deposit taking financial cooperative must meet all the requirements for registration in terms of the cooperatives act of 2005 and exemption notice 404 of 2012 (200 or more fully paid up members and at least R100 000.00 in shares).
- A CFI must also meet the “common bond definition” as per the exemption notice No 404 of 2012, section 1 (a)
- Once registered a CFI will be required to meet the CBDA rules, operational and prudential standard published by the CBDA and the registrar of cooperatives.

**How to register a cooperative financial institution**

**Registration Process**

**Step 1:** A prospective CFI will apply to the CBDA (through the representative body*) to register once it has met all the registration and membership requirements of the representative body.

**Step 2:** The CBDA, upon satisfaction that the CFI has met all the requirements for registration, may conduct an onsite pre-registration review of the applying institution.
Step 3: Once the CBDA has approved the registration, a copy of the application will be forwarded to the Registrar of Co-operatives, with a recommendation for registration.

Step 4: Upon issuance of the registration certificate by the Registrar of Co-operatives, the certificate will be forwarded back to the CBDA, which will issue the deposit taking certificate.

Step 5: The certificates will be forwarded to the representative body for distribution to the applying CFI.

*Note: CFIs can submit their completed applications directly to the CBDA, until the administrative processes for the representative body are set up.

Application to register a CFI with the CBDA

- A CFI must meet all the requirements for registration in terms of the Cooperatives Act of 2005
- A CFI must meet all the requirements for membership of the representative body and provide a valid representative body membership certificate. [Note: existing CFIs will also need to provide statements of compliance from the Registrar of Co-operatives.]
- A CFI will be required to meet the Exemption Notice requirements and Conditions, CBDA rules, prudential and operational standards published by the CBDA and Registrar of Cooperatives;
- The intermediary completes the application forms (as per attachment 2- CBDA001);
- The completed application form is submitted to the representative body who will verify that it is completed in full, and all the necessary documentation is included.
- The application, upon verification will then be forwarded to the CBDA, with a supporting motivation;
- The CBDA, upon satisfaction that the CFI has met all the requirements for registration, may conduct an onsite pre-registration review of the applying institution.
- If approved, the CBDA will forward a copy of the application to the Registrar of Co-operatives with a recommendation to register the CFI.
- Once the Registrar of Co-operatives issues the registration certificate to the CBDA, the CBDA will issue a depositing taking license. The CBDA will send the deposit taking license, (with or without conditions), and the Registrar of Co-operatives’ certificate to the representative body.
- If rejected, notification as to the reasons for rejection will be provided to the CFI.
- All registered CFIs will appear on the CBDA website

Contact Us

Head Office
Address: 240 Vermeulen Street
27th floor
Pretoria

Contact number: 012 3155367
Fax number: 086 730 3389
Email: cbda@treasury.gov.za
Website: www.treasury.gov.za/coopbank

Postal Address: Private Bag X115
Pretoria, 0001
TECHNOLOGY INNOVATION AGENCY [TIA]

The Technology Innovation Agency (TIA) was established in terms of the TIA Act, 2008 (Act No. 26 of 2008), with the objective of stimulating and intensifying technological innovation in order to improve economic growth and the quality of life of all South Africans by developing and exploiting technological innovations.

The establishment of TIA took place against the backdrop of a fragmented National System of Innovation (NSI) and represented government’s efforts to consolidate the system and promote a closer coordination of the various players that are geared towards innovation in South Africa. The focus of the Agency in its three-year period of existence has been on merging the seven migrated entities, consolidating and aligning their investments and defining new approaches and instruments to drive its mandate.

TIA’s core business objective is to:
• Support the development of new or improved products, processes and services in order to improve the competitiveness of businesses in South Africa;
• Bridge the gap between R&D and market through providing technology development and commercialisation support and exit opportunities;
• Reduce innovation barriers by providing access to high technology equipment and expertise; and
• Create an enabled internal working environment that is capable of achieving extraordinary performance.

Purpose statement, Vision and Mission

Purpose statement: To support the progression of technologies along the innovation value chain from applied research to early stage commercialisation.

Vision: To be a world-class innovation agency that supports and enables technological innovation.

Mission: To fund and support the development of innovative technologies for the creation of sustainable commercial opportunities so as to unlock South Africa’s global competitiveness and deliver socio-economic value.

Funding Scheme
The Agency offers the following risk funding (financial support) over and above technology development services through the Technology Stations and Platforms.

• Seed Funding: to assist HEIs, SCs and SMMEs to advance their research outputs and ideas to develop prototypes and business plans that could be used for further funding or development;
• Patent Support Funding: to assist SMMEs to file patents;
• **Innovation Programmes Funding**: to enable development of a conducive environment for industry, HEIs/SCs, entrepreneurs and SMMEs to collaborate on developing industry technology specific solutions through a collaborative model; and

• **Technology Development and Commercialisation Support Funding**: to assist applicants to progress their technologies towards market readiness.

When applied with the expert advisory services that TIA offers, these funding schemes directly respond to the innovation funding gap that has hindered the conversion of the country’s upstream research and ideas into technologies that are market ready and attractive for late-stage funders, companies and industries.

**TIA Programmes**

To achieve its corporate objectives, the entity has adopted the following programmes to deliver on its mandate:

**Technology Innovation Programme**  
**Purpose**: To support and facilitate the co-operation amongst relevant role players towards development and commercialization of industry enhancing technologies.

**Technology Station and Platforms**  
**Purpose**: To provide access to specialized equipment and expertise in order to lower barriers to technology development and transfer within the NSI.

**Technology Development and Business Support**  
**Purpose**: To support the development of technologies from applied research to commercialisation.

**Contact Details**

**Central Office**
**Address**:  
TIA House  
83 Lois Avenue  
Menlyn  
Pretoria, 0063  

**Switchboard**: 012 472 2700  
**Email**: info@tia.org.za  
**Web Address**: www.tia.org.za

**Eastern Cape**
**Postal Address**:  
1 Ascot Road  
Greenacres  
Port Elizabeth  
6045

**Switchboard**: 041 394 2600  
**Fax number**: 086 644 8358

**KwaZulu-Natal**
**Address**:  
POD 7&8  
Intuthuko Junction  
750 Francois Road, Durban

**Contact number**: 031 271 4500

**Free State**
**Address**:  
111 Zastron St  
Bloemfontein  
9301

**Western Cape**
**Address**:  
4th floor, Central Park  
Black River Business Park  
Fir Road, Observatory,  
Cape Town

**Contact number**: 021 442 3780

**Free State**
**Address**:  
28 Dimitri Crescent Bendor  
Platinum Park  
Polokwane
NATIONAL DEVELOPMENT AGENCY

The National development agency is a public entity listed under schedule 3A of the Public Finance Management Act (PFMA) it reports to the Parliament of the Republic of South Africa through the Minister for Social Development and is mandated to carry out the following: which was established by the National Development Agency Act (Act No. 108 of 1998) in November 1998.

- To contribute towards the eradication of poverty and its causes by granting funds to civil society organisations for the purposes of: implementing development projects of poor communities; and strengthening the institutional capacity of other civil society organisations that provide services to poor communities.
- To promote consultation, dialogue and sharing of development experience between civil society organisations and relevant organs of state, debate development policy;
- To undertake research and publications aimed at providing the basis for development policy.

Mandate, Vision and Mission

Vision: A developing society free from poverty.

Mission: To contribute to poverty eradication and the elimination of its causes.

Funding Information (Methods of granting)

The NDA provides grants to civil society organisations through two methods, namely, Request For Proposals (RFP) and Programme Formulation

Request for Proposals (RFP)
This is a competitive process which is based on the principles of transparency and the capacity of those who apply for funding.

Why RFP?
- It is a competitive approach to resource allocation which takes into account financial limitations on the part of the NDA
- It promotes adherence to good corporate governance and accountability in relation to public funds
- It has an in-built capacity building approach
- Provides primary research data on CBOs and NGOs.
Who is targeted by this approach?
Well established CBOs and NGOs in organised communities

Method
- The NDA invites proposals from CBOs and NGOs based on pre-set policy criteria and process
- Review and selection of submissions
- Decision and approval by the Board

Programme Formulation
This approach involves reaching out to identified deserving communities to undertake activities on building of social capital at community level.

Why Programme Formulation?
- It enables capacity building processes for poor communities with weak CBOs and NGOs (internal staff and community members)
- It is an NDA-driven approach in grant funding
- It is an area and sector specific targeted intervention
- Priority listing

Who is targeted by this approach?
Communities with weak CBOs and NGOs (who cannot access external resources on their own)

Method
- Pro-active process of grant funding
- NDA organises communities to identify needs
- Decision and approval based on predefined policy and criteria

Special Projects
The NDA may partner with relevant institutions to co-finance, provide technical support and implement specific projects with credible private and public sector institutions specifically in the areas of job creation and sustainable economic enterprises. The NDA may provide grant funding to national strategic projects that have the potential to yield best practice in enabling the poor to participate in the formal economy of South Africa.

Core Areas of Funding
- Early Childhood Development
- Food security
- Income generation
- Capacity building
- Programmes Supporting
- Vulnerable Groups
**Projects Funding Criteria**

Adjudication Criteria for Funding of projects used by the Projects and Programmes Steering Committee, include to:

**Promote eradication of poverty and its causes, a project should:**
- Serve the population of a targeted poverty pocket area
- Address economic and social inequalities, including gender inequalities
- Promote tangible quality of life improvements by facilitating the satisfaction of basic needs for the targeted population and/or
- Generate opportunities for employment and income earning

**Promote community ownership of the development process, a project should:**
- Ensure self-initiative and participation during project planning, management and implementation phases
- Promote balanced gender involvement including active participation of women in decision making structures
- Present opportunities for the community/beneficiaries to voice poverty related issues
- Facilitate a high level of awareness of the project within the local community
- Facilitate adoption/acceptance by the community of project proposals
- Promote community ownership of the project benefits
- Demonstrate project accountability to beneficiaries and governing structures
- Provide opportunities for capacity building, skills transfer and other measures to address obstacles that prevent or limit community participation and self-initiative

**Adopt a broad based approach in addressing poverty and its causes, a project should:**
- Consider a multiplicity of community needs
- Provide an opportunity for other development initiatives within the community
- Where appropriate, make reference to existing Government and/or other relevant development initiatives

**Optimise the effective use of resources / skills through a partnership approach, by:**
- Indicating opportunities for cooperation with other relevant parties
- Proposing relevant partnerships with other parties on the basis of clearly defined competencies and roles

**Build sustainability and quality development into the project, a project should:**
- Demonstrate appropriateness of project solutions and results in relation to problems identified
- Provide objective and project purpose indicators reflecting the social and economic impact of the project on the community
- Demonstrate the project’s suitability in terms of the social, cultural and environmental characteristics of the area
- Demonstrate long term feasibility in technical, financial and organisational terms
The NDA does not fund:

- Workshops and conferences, unless they are integral to the functioning of a project or programme to gain or renew a mandate or to consult a recipient community about the project design and implementation.
- Research for individual gain or profit.
- Once-off activities.
- Large-scale infrastructure projects that are the responsibility of national, provincial or local government, including schools, offices, water, sanitation and road works.
- Capital expenditure such as land, buildings, vehicles or other major capital, unless they are in support of project implementation.
- Disaster relief.
- Educational institutions, schools, universities or colleges.
- Local, provincial or national government or parastatals, directly or indirectly.
- Capital for small, medium or micro enterprises.
- Bursaries.
- Political organisations or activities or any activity that promotes party political division, sexism, racism or regionalism.
- Museums and conservation projects.
- Projects outside South Africa.
- Denominational activities.
- Activities that may cause environmental degradation.
- Organisations with a history of misuse of funds or whose grants have been suspended by the NDA.

Contact details:

**Address:**
2nd Floor
Grosvenor Building
195 Jan Smuts Avenue
Parktown North

**Contact number:** 011 018 5500

**Ethics/Fraud Hotline:** 0800 86 96 95

**Email:** info@nda.org.za
Contact Us

SEDA National Office
Address: The Fields Office Block A
1066 Burnett Street
Hattfield
0833

Tel: 012 441 1000
Fax: 012 441 2064

National Office Centre
Tel: 0860 103 703
Email: info@seda.org.za

Web Enquiries
Email: webmaster@seda.org.za

Limpopo
Address: Suite Number 6
2nd Floor Maneo Building
73 Biccard Street
Polokwane, 0699

Tel: (015) 297 1139
Fax: (015) 297 4022

Mpumalanga
Address: Suite 102
Bi-Water Buildings
16 Brander Street
Nelspruit
1200

Tel: (013) 755 6046/7
Fax: (013) 755 6043

North West
Address: 187 Joubert
Rustenberg
0299

Tel: (014) 592 9461
Fax: (014) 592 9734

Northern Cape
Address: 13 Bishops Avenue
Sanlam Building, Block E
Kimberly
8301

Tel: (053) 839 5700
Fax: (053) 839 5711

Western Cape
Address: 6th Floor,
Pinnacle Building
2 Burg Street
Cape Town
8001

Tel: (021) 415 1600
Fax: (021) 418 0391

Eastern Cape
Address: 4 Scherwitz Road,
Berea
East London, 5241

Tel: (043) 721 1264
Fax: (043) 721 1652

Free State
Address: Telkom Building
Block B 1st Floor
Nelson Mandela Road
Bloemfontein, 9300

Tel: (051) 411 3820
Fax: (051) 444 4235

Gauteng
Address: 2nd Floor
Forum 5 Braam Park
33 Hoof Street
Braamfontein
Johannesburg

Tel: (011) 408 6520
Fax: (011) 408 6515

Kwa Zulu Natal
Address: Ground Floor
Kuehne & Nagel House
381 Berea Rd
Durban
4001

Tel: (031) 277 9500
Fax: (031) 277 9510

8
SOUTH AFRICAN WOMEN ENTREPRENEURS' NETWORK

Mandate, Vision and Objectives

Vision: SAWEN will represent and articulate the aspirations of all women entrepreneurs (existing and potential) that operate within the South African SMME sector.

Mission: SAWEN is a South African National Network that facilitates and monitors the socio-economic advancement of women entrepreneurs and their positive impact on the country’s economy.

Objectives:

- To provide a national vehicle that brings women and women’s groups together to address the challenges faced by them.
- To lobby government, public and private institutions on such issues, but not limited to policy, legislation and/or proposed legislation affecting either directly and indirectly the trade and commerce activities of women entrepreneurs.
- To align SAWEN with other bodies or organizations with similar business interests at both national and international level, and to leverage the relationships arising out of these alignments for the benefit of its members.
- To facilitate access to business resources, information and opportunities for South African women entrepreneurs in a way that promotes their effective participation in the global economy.
- To profile and affirm women in business leadership positions in both public and private sectors.

Target Market

SAWEN targets women who:

- Own and operate small, medium and large enterprises within the broader economy of South Africa. They must be self-employed and their companies must be registered with CIPC (formerly Cipro).
- Are engaged in income-generating activities that are not yet registered with CIPC but have aspirations to grow their enterprises and conform in the future.
- Have an interest in operating a business but lack the know-how to start.

Services Offered

Networking Platform

- Monthly information sessions
- Quarterly provincial meetings and exhibitions

Capacity Building & Training

- Workshops and seminars
- Courses
- Special programmes
Access to pertinent business information
• Referral networks
• Market opportunities
• Trade missions and exhibitions
• Procurement and Enterprise Development

Contact details

National Office
Address:
66 Jorissen Street
16th Floor - Jorissen Place
Braamfontein

Contact number: 011 403 1048/1053
Fax: 011 403 1009
Email: reception@sawen.org.za
Website: http://www.sawen.org.za

KwaZulu-Natal
Address:
Tembalethu Community Centre
206 Burger Street
Pietermaritzburg

Contact number: 033 345 0863
Fax: 033 345 1721
Email: phumzile@sawen.org.za

Western Cape
Address:
13 MSK House, 4th Floor
Cnr. Buitengracht & Riebeck Street
Green point

Contact number: 021 425 5017
Fax: 021 421 5114
Email: pinoki@sawen.org.za or emily@sawen.org.za
GAUTENG ENTERPRISE PROPELLER

GEP is a provincial public entity as defined in section 1 of the Public Finance Management Act and its regulations applicable to provincial public entities.

Vision and goals

Vision: Africa’s leading enterprise development and business support agency.

Goal: To facilitate increased SMME participation in mainstream economy, and their contribution to economic growth and development and employment in Gauteng.

Objectives of GEP

• Promote, foster and develop small enterprises in Gauteng
• Implement the policy of the Gauteng Provincial Government for small enterprise development
• Design and implement small enterprise development support programmes within Gauteng
• Establish and promote a support network in order to increase the contribution of small enterprises to the Gauteng economy
• Promote economic growth, job creation and equity
• Integrate all government-funded small enterprise support agencies in Gauteng
• Strengthen the capacity of service providers to assist small enterprises to compete successfully domestically and internationally

Product and service offerings

Gauteng Enterprise Propeller (GEP) is geared to provide both financial and non-financial support for the benefit of SMME’s in Gauteng. In addition, GEP also coordinates stakeholders for the benefit of SMME’s.

Financial Support Programme

The integrated execution and relationship team at GEP will work closely with you to customize the right financing solutions to accommodate your particular needs and goals.

• Access to finance
• A flexible approach to doing business
• Competitive lending rates
• Fair conditions of contract
• Fair and equitable rates, terms and conditions
• Personalised service, information, advice and guidance on business issues
• Access to support skills and capabilities normally only available to big business
• Better performance with limited own resources
• Aftercare services through relationship managers and mentors who will visit the business to offer advice or act as a sounding board.

Non-Financial Support Programme

Entrepreneurs will be assisted by GEP-accredited and experienced service providers to implement customised solutions to business problems. A Business Relationship Manager will first meet with the entrepreneur to diagnose the problem, recommend a solution and will maintain regular contact to check progress.
• Improved business efficiency
• Personal service through our relationship managers
• Information, advice and guidance on business issues
• Access to support skills and capabilities normally only available to big business
• Better performance with limited own resources
• Aftercare service through relationship managers and mentors who will visit the business to offer advice or act as sounding board
• Gain valuable experience and knowledge

GEP Micro Finance Loan
Gauteng Enterprise Propeller offers Gauteng based SMME’s micro-loan funding. The Micro Finance Loan Programme is a product of Gauteng Enterprise Propeller established to provide access to finance to micro, very small and small businesses. This loan fund will benefit start-up and existing businesses that demonstrate a potential to grow and can contribute to the broader economic objective of job creation and poverty eradication in Gauteng Province.

The aim of the programme is to enable micro businesses to access finance so that they can be integrated and meaningfully participate in the main stream economy.

Loan Threshold: R 10 000.00 - R 250 000.00

Loan Products: the loan can be used for the following types of funding:
• Contract Finance / Bridging Finance / Invoice Discounting / Project Finance
• Start-up Finance
• Expansion Finance
• Franchise Finance

Loan interest rate: The loans are charged at a fixed 8% interest rate per annum, with a maximum of 36 months in which to pay.

Minimum Qualifying Criterion
As an SA citizen, applicants should satisfy the following minimum conditions:
• Gauteng Based
• Black-Equity Ownership (51% or more)
• Owner-Managed
• Skills or experience relevant to the business venture
• Business venture to be financially viable and show ability to service loan through repayment plan
• Demonstrate commitment to sustain and grow the business

Collateral
Collateral is subject to loan conditions. GEP will determine the collateral required on the basis of a feasibility repayment structure of each project. This will be done in conjunction with the overall risk profile of the project.

Initiation Fee
An initiation fee of R2, 500 is charged on all applications above R24, 000. Below the R24, 000 threshold the initiation fee is determined according to recommended NCR fee table.

Benefits for SMME’s
• Low interest rates at 8% fixed interest rate
• After Care Support which may assist GEP in identifying extra interventions which the SMME can benefit from. These interventions can be marketing, technical, legal or business management of the enterprise.
**Application process**
- Fill in the application form
- Once completed, print it out and sign it
- Attach supporting documents - see checklist
- Submit either by mail or personally at one of our regional offices

**Supporting Documents Check List**
Submit your completed GEP Application Form with the following documents:
- Certified ID copies of members/ directors
- Company registration documents
- Original unexpired tax clearance certificate
- Applicable compliance documents (i.e. CIDB certificates, liquor license, trading license, lease agreements, etc)
- Signed contracts, valid purchase orders, SLA’s, etc
- Certified / audited financial statement - **All existing businesses**
- Management accounts - **All existing businesses**
- 36 Months Cash Flow Projections - **Both start-up and existing businesses**
- 3 x quotations for all CAPEX requirements
- Breakdown for all Working Capital requirements (i.e. salaries per employee)
- **Below R50K** loan applications - **Business Profile**
- **Above R50K** loan applications - **Comprehensive Business Plan**

**Contact Details**

**Johannesburg Regional Office**
Address: 7th Floor
124 Main Street
Marshalltown
Johannesburg, 2107

Contact number: 011 085 2000
Fax number: 011 834 6702

**Ekurhuleni Regional Office**
Address: 188 Victoria Street
Ground Floor
Cnr Victoria & Spilsbury
Germiston, 1400

Contact number: 011 821 2870
Fax number: 011 821 2886

**Tshwane Regional Office**
Address: 4th Floor
City Towers Building
227 Van der Walt Street
Pretoria-Central

Contact number: 012 323 4203
Fax number: 012 323 4207

**West Rand Regional Office**
Address: 23 Eloff Street
Krugersdorp
1739

Contact number: 011 950 9870
Fax number: 011 950 9886

**Sedibeng Regional Office**
Address: 1st Floor, GEP House
22 Hertz Boulevard
Vanderbijlpark

Contact number: 016 910 1200
Fax number: 016 910 1216

**Springs Satellite Office**
Address: 21 8th Street
Springs

Contact number: 011 362 4950
Fax number: 011 362 5690

**Metsweding Satellite Office**
Address: Lazarus building, 43 Lanham Street
Bonkhoepruit

Contact number: 013 932 3828
Fax number: 013 932 3829

**Mohlakeng Satellite Office**
Address: 3521 Ralerata Street
Mohlakeng

Contact number: 011 414 1753
Fax number: 011 692 4683

**Heidelberg Satellite Office**
Address: Library Building, Kismet Street
Shalmer Ridge, Heidelberg

Contact number: 016 349 2658

**Alexandra Satellite Office**
Address: Alexsan Resource Centre
Selbourne Street
Alexandra

Contact number: 011 882 9672 / 9674
Fax number: 011 882 9678

**Soweto Satellite Office**
Address: Maponya Mall
Thusong Centre
2127 Chris Hani Road, Soweto

Contact number: 011 938 4257
ENTERPRISATION - SAICA ENTERPRISE DEVELOPMENT

Background
Two key focus areas facing government are to step up education and skills development (including specific programmes targeted at improving workplace skills) and to promote small and medium enterprise (SMEs) and entrepreneurship.

SAICA has formed an enterprise development and SME support hub, “Enterprisation”, which together with a graduate training programme run in partnership with Guarantee Trust; and through partnership with sefa, addresses these challenges as follows:

- Unemployed African and Coloured Accounting graduates are provided with training to enhance their practical accounting skills and workplace readiness with a view to placing them in employment on completion of the training programme.
- The skills of these graduates will be used to provide back-office support to black entrepreneurs and small businesses with a turnover of up to R10 million per annum. It is anticipated that a number of the graduates who start out in Enterprisation will subsequently be absorbed into the entrepreneurs’ businesses.

Enterprisation aims to develop into a self-sustaining entity which will provide employment opportunities for graduates and provide a full suite of business services to the SME market. This will allow SMEs the opportunity to access services and advice that they would otherwise be unable to afford and to ensure the sustainability and enhanced performance of these businesses.

The aim of this initiative is to make enterprises work which in turn:
- will create wealth; and
- alleviate unemployment

Products and Services
The intention of Enterprisation is to ultimately provide a full suite of business services to the SME market which are affordable and that provide the businesses and their funders with the assurance that the accounts and records produced are of a standard and quality that can be relied upon. These services include the following (with anticipated roll-out thereof):

Accounting & Bookkeeping
- Completion and maintaining of all accounting records, including completion of VAT returns
- Compiling of annual financial statements

Taxation
- Completion of business tax returns

Business Finance Consulting
- Assisting with Cash Flow Forecasting and Budgeting
- Business Plans
- Assist with appropriate costing of products
Payroll Administration (2014)
• Processing of payroll, including submission of monthly EMP201 returns and UIF-19 returns
• Annual submission of IRP5’s and EMP501 reconciliations
• Annual Submission of Workman’s compensation returns (WAS8)

Secretarial Services (2014/15)
• Completion of annual returns at CIPC.
• Maintaining of Company registers

New Registrations (2014)
• Assistance with new registrations (CIPC, Income Tax, Employee’s Tax, VAT, UIF (U-filing), Workman’s Compensation)

Provision of IT support (2014/15)
Facilitate access to markets (2014/15)

Value add to the businesses and funding houses
• To alleviate the pressure that the business owner may experience by not having access to accurate and well maintained financial records, for their business on a monthly basis.
• To contribute to the overall going concern of the business, by ensuring accountability and good business forecasting and budgeting.
• To ensure that the business owners are always in possession of accurate and complete financial records when applying to credit providers for additional funding.
• Providing accurate accountability of the day to day operations of the business.
• Ensuring up to date and timely tax submissions and a better understanding of the potential benefits thereof.

Enterprisation graduates in the hub will be trained in business services which will include training on bank funding models and business plans so that they can advise prospective clients with drawing up business plans and applying for bank funding. This demonstrates a clear commitment by sefa and Enterprisation to work with the banks and assist them with their clients.

The benefits of the services that Enterprisation offers, will flow back to the banks through improved financial management and business processes in the SMMEs making them more viable and less at risk of failure.

Pricing schedule
This initiative is intended to support the SME market through the provision of quality services that a small business owner would otherwise not be able to afford. Enterprisation is an enterprise development and social entrepreneurial initiative and is not intended to create shareholder wealth. Therefore the proposed pricing structure is based on a model of creating a self-sustaining business that is purely able to cover its own operational costs.
The fee to be charged will be calculated at an hourly rate using the following table:

**Monthly Bookkeeping Fees**

<table>
<thead>
<tr>
<th>Bracket</th>
<th>Annual Turnover</th>
<th>Hourly charge</th>
<th>Capped per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Start-ups and R0 – R350 000</td>
<td>R100</td>
<td>R1,400</td>
</tr>
<tr>
<td>2</td>
<td>R350 000 – R1 000 000</td>
<td>R175</td>
<td>R2,450</td>
</tr>
<tr>
<td>3</td>
<td>R1 000 001 - above</td>
<td>R250</td>
<td>R3,500</td>
</tr>
</tbody>
</table>

This fee is based on the anticipation that Enterprisation will provide monthly back-office accounting support to the SMEs.

Should you have insufficient financial records, SAICA Enterprisation will perform historical bookkeeping processing in order to get reliable opening balances, this historical processing service will be charged at the following rates:

**Historical processing of accounts**

<table>
<thead>
<tr>
<th>Bracket</th>
<th>Annual Turnover</th>
<th>Rate Charged</th>
<th>Capped</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>R0 – R350 000</td>
<td>R100.00 per hour</td>
<td>R1,400.00</td>
</tr>
<tr>
<td>2</td>
<td>R350 001 and above</td>
<td>R500.00 per month processed</td>
<td>R6,000.00</td>
</tr>
</tbody>
</table>

Any assistance offered in the development of business plans for submission to finance houses will be cost for separately using the same rate of R250 per hour, to be capped R5,000.

**Contact Us**

**Supervisor: SAICA Enterprisation Hub**

**Name:** Fikile Radebe  
**Tel:** 011 479 0603  
**Fax:** 086 518 0804

**Project Director: Transformation and Growth**

**Name:** Byron Riddle  
**Tel:** 011 621 6631  
**Fax:** 011 621 6774  
**Email:** byronr@saica.co.za
Introduction
The SABS recognizes the role that SMMEs can play in contributing towards economic growth in South Africa and in the creation for jobs for the majority of its citizens.

For many years the SABS has been providing product testing and conformity assessment services for medium to large organisations, and in the process giving little to SMMEs. Based on the realization that SMMEs can also play a critical role in the South African economy, the SABS created a business unit aimed at providing exclusive assistance to SMMEs in terms of product testing and certification.

There is a general perception that the products and services offered by the SMME sector are of inferior quality, and this has subsequently hindered the sector’s entry into various markets. The strategic intent of the SABS SMME Unit therefore is to redress the above by facilitating this sector’s access to markets via an array of conformity assessment services offered by the organization such as product testing and system certification.

Legislative Mandate
The SABS is the national standardisation body in South Africa, established in terms of the Standards Act no. 24 of 1945, as amended in 2008, to:

- Develop, promote and maintain South African National Standards (SANS);
- Promote quality in connection with commodities, products and services; and
- Render conformity assessment services and assist in matters connected therewith.

Strategic Goals
The SABS provide services that impact on the performance of companies, industries and the economy by lowering the risk of product and service failures while breaking the information asymmetry regarding minimum product quality requirements by the market. The goals of the SABS are aligned with those of the dti and the country. These goals of the SABS encapsulate its mandate and together represent its purpose.

In the next five years the SABS will work towards realizing the following goals:

- To provide standardization and conformity assessment services that facilitates development and regulation of national and regional economic activity, and support the National Industrial Policy Framework (NIPF) and Industrial Policy Action Plan (IPAP).
- To allow broader participation and access to the national standardization process and services.
- To develop standards and provide conformity assessment services that protects the integrity of the South African market.
- To provide the conformity assessment services on a commercial basis.
**Target Market**
The SABS has a very diversified target market as we provide services to the average man in the street, large businesses and corporations, associations, Small, Medium and Micro enterprises, State Owned Companies, Regulators, Government, Government Agencies, international businesses and international standards bodies.

**SABS Product and Service Offerings to SMME sector**
The products and services provided by the SABS represent a unique technical infrastructure that not only facilitate trade with foreign markets, but also provides South Africa with standards and conformity assessments to ensure safety and functionality of products and services.

These products to SMMEs are meant to encourage and promote technical cooperation on Standards Development, Testing Services, Certification, Inspection, Local Content Verification, Access to South African National Standards, SABS Design Institute Support and Training on the basis of mutual benefit and reciprocity.

The SABS provides the following services to the SMME sector:
1. Conducting a Gap Analysis in preparation for product and system certification;
2. Support SMMEs to put in place the necessary institutional arrangements to be ready for certification;
3. Testing of products at a discounted rate for qualifying SMMEs;
4. Providing product and system certification services such as ISO 9001 and the acquisition of the SABS Mark Scheme;
5. Providing relevant training to SMMEs on various standards and conformity assessment schemes such as ISO 9001, ISO 14001, OHSAS 18001, Local Content Verification, etc.);
6. Providing SMMEs with access to South African National Standards and also creating platforms for their participation in Standards development processes;
7. Development of private specifications for SMMEs;
8. Training of SMME Supply Chain employees on Local Content;
9. Training of SMME’s on requirements for tendering for Local Content designated products and services;
10. Academy and advisory services on the content and use of standards to SMMEs
11. Calibration of equipment; and
12. Consignment inspections.

**SABS Design Institute Support**
In addition to the above, the SABS, through its Design Institute can offer the following services to the SMME sector:

- Providing training Seminars and Workshops on Design;
- Consultations on Idea Assessment, Product Development, Business Process Assessment;
- Providing Clinics on Quality Curatorship, Market Analysis and Response, Package and Brand Design;
- Design and Innovation Entrepreneurship Development: From Idea to prototype to Exit; and
- Design Intervention on Packaging and full brand development.
National Youth Development Agency

The National Youth Development Agency (NYDA) is a South African based agency established primarily to tackle challenges that the nation’s youth are faced with. The NYDA was established by an Act of parliament, act no 54 of 2008.

What does the NYDA do?
The National Youth Development Agency has shifted its core business away from Enterprise Finance towards Education and Skills Development. The NYDA will no longer be offering loan finance to young entrepreneurs, instead grant finance in the form of micro-finance grants for survivalist youth entrepreneurship and cooperative grants for greater participation of youth in the cooperatives sector. The grant finance will start from R1 000 to a maximum of R100 000 for any individual or youth cooperative.

The new plan of the NYDA will therefore focus on tailor made interventions for job preparedness and placement, a focus on scholarship provision for those who excel in schools, the scaling up of the Youth Build Programme for out-of-school youth, the increase of second chance opportunities for matriculants and the intensification of our highly successful career guidance programme.

Goals, Vision and Mission
Vision: To be a Credible and Capable Development Agency for South Africa’s Youth
Mission
• To Mainstream youth issues into society and
• To facilitate youth development with all sectors of society

NYDA Grant Programme
The NYDA Grant Programme is designed to provide young entrepreneurs with an opportunity to access both financial and non-financial business development support in order to enable them to establish or grow their businesses. The programme will focus on youth entrepreneurs who are at intentional, promising and new stages of enterprise development.

Young people whose business ideas qualify for the Grant Programme, depending on their individual needs, will also undergo some of the NYDA’s non-financial support services, including:
• Mentorship
• The Voucher Programme
• Market Linkages
• Entrepreneurship Development Programme
• Youth Cooperative Development Programme
• And other business support services.
Qualifying Criteria

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>SIZE</th>
<th>EMPLOYEE NUMBER</th>
<th>TURNOVER</th>
<th>% DISCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing: Electricity; Gas &amp; Water; Construction; Mining &amp; Quarrying; Agriculture &amp; food; Mechanical &amp; Automotive</td>
<td>Small</td>
<td>50</td>
<td>R10.00m</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>Micro</td>
<td>10</td>
<td>R0.15m</td>
<td>15%</td>
</tr>
<tr>
<td>Wholesale, Retail sector, Arts and Crafts</td>
<td>Small</td>
<td>50</td>
<td>R25.00m</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>Micro</td>
<td>10</td>
<td>R0.15m</td>
<td>15%</td>
</tr>
<tr>
<td>Financial &amp; Business Services: Transport Storage &amp; Communications; Hospitality sector; Tourism</td>
<td>Small</td>
<td>50</td>
<td>R25.00m</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>Micro</td>
<td>10</td>
<td>R0.15m</td>
<td>15%</td>
</tr>
</tbody>
</table>

The discounts indicated above are based on the standard pricing policy of the SABS.

Contact SABS:

National SABS Call Centre
Sharecall: 0861 27 7227
FreeCall: 0800 00 7112
FreeFax: 0800 00 77 88
Email: info@sabs.co.za

Head office contact details
Address: 1 Dr Lutegan Road
Groenkloof
Pretoria, 0001
Contact number: 012 428 7911
Email: info@sabs.co.za

Western Cape
Address: Liesbeek Park Way
Rosebank
Cape Town
Contact number: 021 681 6700
Email: westcoast@sabs.co.za

East London
Address: Emmissions Lab
1 Teichmann Place
Sunnyridge, East London
Contact number: 043 736 2351/2/3

Port Elizabeth
Address: The Acres Office Park
20 Nile Road
Perridgevale
Contact number: 041 391 8400

KwaZulu Natal
Address: 15 Garth Road
Waterval Park
Contact number: 031 203 2900
PROUDLY SOUTH AFRICAN

Mandate, Vision and Mission
Mandate: To create and sustain quality jobs by stimulating Local Production and the consumption of locally produced products and services through the implementation of the various commitments contained in IPAP 2, the New Growth Path and the Local Procurement Accord.

Vision: To encourage the nation to make personal and organisation contribution to economic growth and prosperity in South Africa, thereby increasing employment opportunities and reinforcing national pride.

Mission: To be an economic prosperity and competitiveness driver and business partner for all South African producers and service providers who are serious about quality and are committed to creating and sustaining employment and meaningful gain for local industries, by joining the campaign.

The National Buy Local Campaign
Launched in 2001, Proudly South African is a multi-level campaign to promote South African companies, organisations, products and services that demonstrate high quality, local content, fair labour and environmental practices. Proudly South African promotes members’ products and services to consumers, businesses and all state organs, encouraging South Africans to buy locally made products bearing the Proudly South African logo.

Only companies who adhere to the campaigns uplifting and empowering criteria are granted membership and allowed to use the mark of quality, the Proudly South African logo.

Why should you support Proudly South African?
Buying Proudly South African stimulates and increases a demand for locally produced products and services. This translates into the safeguarding of existing employment opportunities, economic growth and the creation of more quality employment opportunities in the country.

Joining Proudly South African
Any company of any size can join, whether it specializes in products or services, including non-business entities such as educational institutions, national, provincial and local government departments. State-owned enterprises, NGOs, craftsmen, sports teams, other professional bodies and individuals are also eligible for membership of the Campaign.

To join, an application form must be completed, and can be downloaded from our website and our Membership Department is always available to assist.

Qualifying Criteria
Organisations that want to use the Proudly South African mark of quality to identify themselves and their products/services have to meet four criteria:

- Local content: At least 50% of the cost of production must be incurred in South Africa and there must be “substantial transformation” of any imported materials.
- Quality: The product or service must be of a proven high quality for example, it must be ISO accredited or have a certificate of any other accreditation organization.
- Fair labour practice: The company must comply with the current labour legislation and adhere to fair labour practices.
- Environmental standards: The company must be environmentally responsible and adhere to production processes that are environmentally friendly and acceptable.
Fees to become a member
Fees are determined on a turnover model generated only by the products that will carry the logo. The fees range from a minimum of R570, and are capped at a maximum of R570 000 including vat.

Documents required with the membership application
For the approval of membership, a company needs to provide a certified copy of the company’s registration certificate.

To verify fees, the campaign uses the following supporting documentation to substantiate the membership fee:
• Audited financial statements
• Statement of turnover
• Company bank statements

Proudly South African will invoice a company once their membership has been approved. Membership is valid for one year upon receipt of payment. Continuation of membership requires renewal, compliance checks and payment.

Campaign Criteria
Prospective members of Proudly South African need to demonstrate or provide evidence, that they meet each of the Campaign’s criteria. Supporting ‘evidence’ will differ according to the industry sector in which the company/organization/individual operates. It is important for the business/organization to demonstrate how it, as a unique entity, meets these criteria.

Supporting documentation required:
• SABS or an ISO quality certificate.
• The company/business’s internal quality policy
• Trade union support.
• Certification by the relevant quality regulatory body.
• Certificate of membership of a recognized industry association

Benefits of being a PSA member
There are numerous benefits associated with being a member of Proudly South African:
• Use of the Proudly South African logo, which is a recognized endorsement of quality and local content.
• Members can benefit from the Campaign’s marketing strategy and activities that encourage the purchasing/procurement of members’ products and services.
• Participation in joint promotions with Proudly South African, from school campaigns to major events & exhibitions.
• Through dedicated business forums and sector specific workshops members enjoy frequent business and networking opportunities with members, businesses and strategic stakeholders.
• The online Members Portal offers an inter active link where members promote their companies to other members (to promote inter-member trade), in addition to having access to the Proudly SA member database.
• Listing on our interactive search facilities on the Proudly SA website and mobi site which allows consumers and businesses to search for products and services of Proudly South African member companies.
• Access to the Campaign’s communication platforms such as the Electronic newsletter and Product Booklet.

Contact Proudly South African
Address  Postal address  Tel:  Fax:  E-mail:  Website:
14a Jellicoe Avenue  PO Box 1062  011 327 7778  011 327 7459  info@proudlysa.co.za  www.proudlysa.co.za
Rosebank  Saxonwold
2196  2132
2196  2132