



## small business development

Department:  
Small Business Development  
**REPUBLIC OF SOUTH AFRICA**

# DSBD Programmes

**seda**   
SMALL ENTERPRISE DEVELOPMENT AGENCY  
an agency of the dsbd

**sefa**  
Small Enterprise Finance Agency



# Programmes

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# Township And Rural Entrepreneurship Programme





The Township and Rural Entrepreneurship Programme (TREP) aims to assist informal, micro and small enterprises grow their businesses. The programme supports all small enterprises operating in townships and rural areas that meet the qualifying criteria.

## Township and Rural Entrepreneurship Programme Objectives

The Scheme is aimed at supporting small enterprises to:

- Participate in the rebuilding and restructuring of the economy in townships and rural areas.
- Improve the quality and competitiveness of small enterprises for both domestic supply and export market.
- Seize opportunities in various sectors availed by the COVID-19 pandemic through the value chains and beyond.

## Township and Rural Entrepreneurship Programme Business Sectors

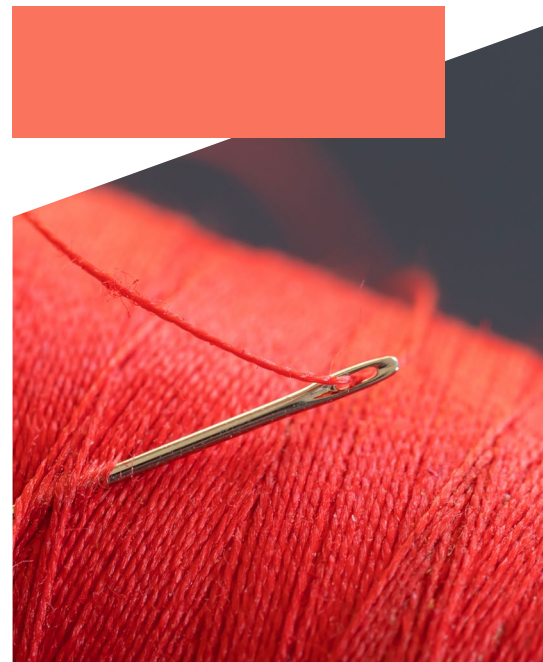
The Scheme supports all small enterprises operating in townships and rural areas that meet the qualifying criteria including but not limited to the following sectors:

- Clothing and Textile
- Bakeries and Confectionaries
- Tshisanyama and Cooked Food
- Retail (including restaurants, car washes, general dealers etc.)
- Automotive
- Personal Care
- Artisans

# Township and Rural Entrepreneurship Programme Support

The Township and Rural Entrepreneurship Programme covers:

- Cost of production inputs, e.g, material, equipment, machinery, tools, etc.
- Working capital including salaries, rent, etc.
- Assistance with compliance and technical skills improvement, e.g, labeling, industry standards, quality, etc.
- Business and financial management training, including productivity management.
- Facilitated market access.



## Township and Rural Entrepreneurship Programme Financial Support

The financial package is structured at a maximum value of R1 000 000 that consist of:

- Maximum of R1 000 000 towards working capital, cost of equipment, or any other CAPEX (paid directly to the supplier where applicable).
- The financial package will be offered in the form of a blended finance with 50% of the total approved amount being a grant i.e., a maximum grant amount of R100 000.

### Example [1]:

- Total funding applied for R100 000= R50 000 loan and R50 000 grant.

### Example [2]:

- Total funding applied for R150 000= R75 000 loan and R75 000 grant.

### Example [3]:

- Total funding applied for R250 000= R150 000 loan and R100 000 grant.

### Example [4]:

- Total funding applied for R1 000 000= R900 000 loan and R100 000 grant.

### Loan Repayment Terms

- Maximum 60 months repayment period dependent on cashflows.
- Interest rate at a fixed rate of 5%.
- 6 months moratorium (on capital and interest).



## Township and Rural Entrepreneurship Programme Business Development Support

The following business development support linked to the Scheme will be coordinated through the Small Enterprise Development Agency (Seda):

- Compliance with applicable standards for products.
- Business and financial management training and mentorship through participants in the business services support scheme.

### Conditions for participating in the Scheme:

- Willing to participate in the DSBD/ Seda facilitated business development process.

## Township and Rural Entrepreneurship Programme Eligibility Criteria

### Who can apply?

- An entity registered with Companies and Intellectual Property Commission (CIPC) including Co-operatives.
- The business must be 100% owned by South African nationals.
- Employees must be 70% South Africans, and in the case of non-South African employees - they must hold valid work permits.
- The enterprise must be operating in a township or rural area.
- The enterprise or its owner must possess or willing to apply for a business license after the funding has been provided, with the local municipality.
- The enterprise must be registered or must apply for registration with South African Revenue Services (SARS) and Unemployment Insurance Fund (UIF).
- The enterprise must have a valid business bank account or willing to open and operate a business account.

## Township and Rural Entrepreneurship Programme Application Process

### How to apply for the Township and Rural Entrepreneurship Programme:

- Application form is available at [www.dsbd.gov.za](http://www.dsbd.gov.za); [www.sefa.org.za](http://www.sefa.org.za); [www.seda.org.za](http://www.seda.org.za)
- Applications must be submitted to **trep@sefa.org.za**
- Submit ALL the required statutory and supporting documents.



# SPAZA SHOP SUPPORT SCHEME

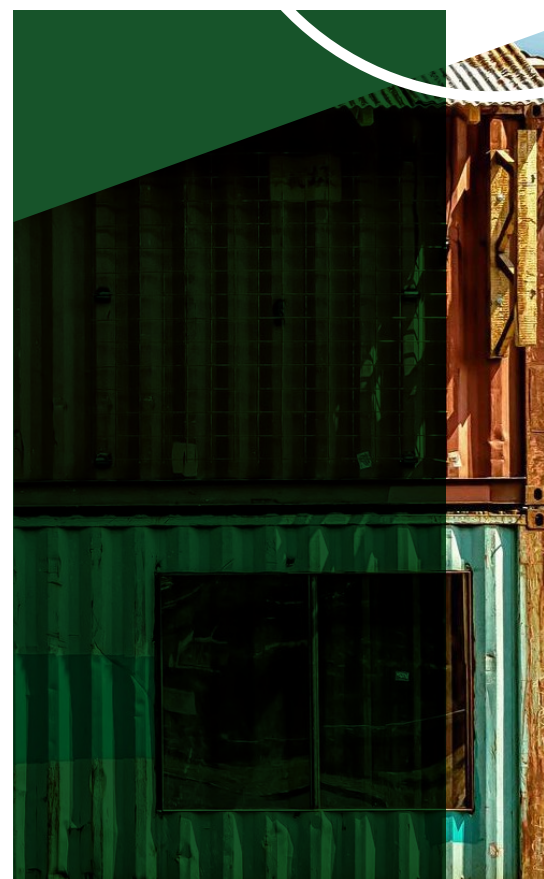
## Spaza Shop Support Programme Eligibility Criteria

### The Financial Package

- Maximum of R15 000 which is 70% grant and 30% loan.

### Loan Repayment Terms

- Revolving credit.
- 60 days interest-free and thereafter minimum payment as per credit card rules.
- Failure to settle the amount in 90 days will result in a card being blocked.







## Business Development Support for Spaza Shop Support Programme

- Networking or purchasing power (bulk buying).
- Coordinate and support bulk buying on a pre-approved basket of goods and distribution.
- Business knowledge.
- Provide basic bookkeeping and customer service training.
- Facilitate access to basic business tools.
- Health and hygiene support.
- Legal compliance.
- Facilitate the licensing of owner-operated spaza shops in accordance with the law Companies and Intellectual Property Commission (CIPC), South African Revenue Services (SARS), and Unemployment Insurance Fund (UIF) registration.
- Business banking account.

## Who can apply?

- Owner must have a valid SA identification document.
- Spaza shops must hold license/permit to trade.
- Registered or willing to register as a legal entity (Companies and Intellectual Property Commission (CIPC), South African Revenue Services (SARS), and Unemployment Insurance Fund (UIF), etc.).
- Undertaking to comply with the Consumer and Customer Protection and National Disaster Management Regulations and Directions.
- Willing to submit monthly management.
- 70% Employees South African.
- Minimum trading period (6-Months).
- Have a valid business bank account (including newly opened).
- Willing to participate in the bulk buying scheme.
- Operating in a township or rural area.



# Small Enterprise Manufacturing Programme(SEMP)





South Africa's approach to localised industrialisation is intended to rebuild the economy, create jobs, and transform the ownership patterns to a more inclusive environment for the operation of Small, Medium and Micro enterprises.

The Department of Small Business Development (DSBD) was assigned the responsibility to develop and propose a localisation policy in the 2019 - 2024 Medium Term Strategic Framework (MTSF). This Framework was also incorporated in the Economic Recovery Plan announced in 2020 by the State President.



## Objectives of the Localisation Policy Framework

Through this framework the Department of Small Business Development aims to:



Build the manufacturing capacity of SMMEs.



Service localisation to allow development of skills.



Provide a coordinated Import Replacement Plan for SMMEs.



Support SMMEs to adopt innovation and digitisation.



Establish a route to market framework for SMME manufactured products.



Establish a funding framework.



Provide support and preparation of SMMEs towards export market penetration.

To drive localisation, the Department of Small Business Development designed a focused manufacturing programme, the Small Enterprise Manufacturing Programme aimed at building and supporting SMME participation in the manufacturing value chain.

This Small Enterprise Manufacturing Programme is based on the following principles:

The acceleration of township and rural enterprises in the manufacturing value chain.

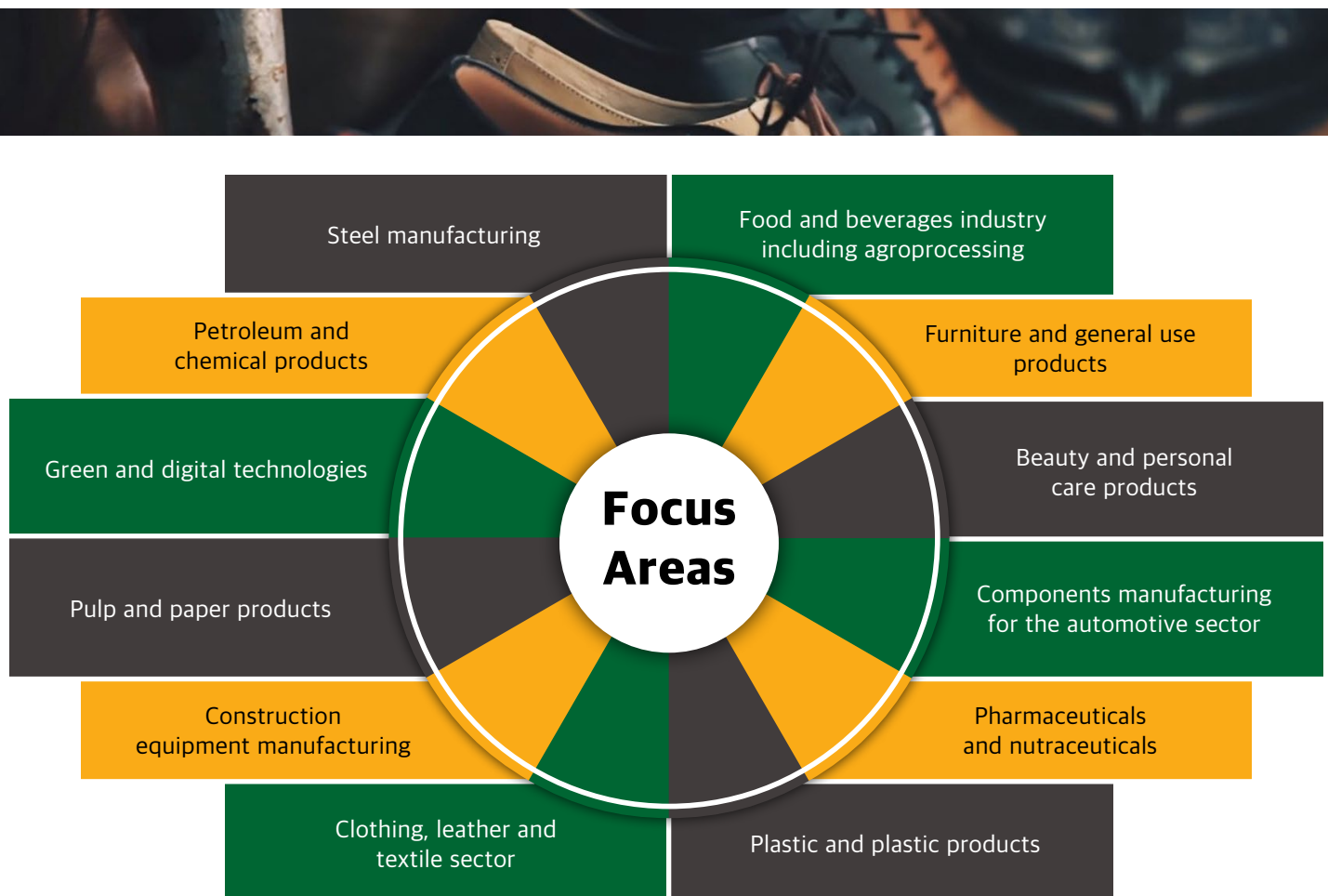


The facilitation of the participation of SMMEs in the high-demand minerals beneficiation, e.g. chrome and ferrochrome.

The intensification of SMME participation in the light and fast consumer goods manufacturing sector.



The revitalisation of dormant industrial production infrastructure.



#### The purpose of the Small Enterprise Manufacturing Support Programme is:

1. To build a manufacturing sector for an improved industrial base (productive economy) through a focused import replacement programme; and
2. Build the industrial base for both the domestic market and external market (in particular, the African Union market).

The Small Enterprise Manufacturing Programme aims to contribute to South Africa's localisation strategy by supporting manufacturing enterprises to:

- Increase the relative contribution of manufacturing to Gross Domestic Product (GDP).
- Grow manufacturing employment targets.
- Change the structure of manufacturing to high tech manufacturing.
- Increase labour productivity.
- Drive import replacement through locally manufactured good.
- Increase of exports in manufactured goods.





## Category Focus for Small Enterprise Manufacturing Support Programme

### Technical Skills

- Specialised business management training.
- Certification of products via South African Bureau of Standards (SABS) and other Standards bodies.
- Technical skills training in collaboration with The Chemical Industries Education & Training Authority (CHIETA) and other relevant Sector Education and Training Authority (SETAs).
- South African National Accreditation System (SANAS), National Regulator for Compulsory Specifications (NRCS), South African Bureau of Standards (SABS) to provide access to lab testing for the accreditation and certification of chemical and related products.

### Business Infrastructure support (buildings and machinery)

- Factory space in industrial parks for small enterprises.
- Refurbish unused government buildings and fit with machinery for small enterprises to rent.
- Processing facilities for small-scale agro-processors.
- Machinery and equipment.

### Route to Market

- Facilitate government departments and state-owned enterprises procurement from the supported producers.
- Enforce the Local Procurement Accord commitment on private sector procurement from the supported producers.
- Steel/metal work enterprises to participate in government infrastructure programme.
- Facilitate access to retail shelves.
- Facilitate access to exports markets.
- Promote the #BuyLocalBuyMadeInSACampaign.

### Financial Support

- Funding to purchase machinery and equipment.
- Working capital.
- Funding for product accreditation, certification and testing.
- Maximum of R15 million per small enterprise.
- The term of the funding will be determined by the business cash flows up to a maximum of 84 months per small enterprise with a maximum moratorium of 8 months.
- Blended finance instrument will be utilised where up to 50% of the funding required could be a grant (soft loans) and the balance could be a loan.
- The loan will be repayable at prime lending rate.

### Qualifying Criteria

- Be a registered legal entity in South Africa in terms of the Companies Act, 1973.
- Be 100% owned by South African citizens.
- Predominately black, women, youth or person with disability owned and managed.
- Have been in operation for at least two years.
- Be registered and compliant with the South African Revenue Service (SARS).
- **70% of small scale manufacturing enterprises must be black-owned and managed** - percentage of black ownership is at least 51% and company management composition is at least 51% black.
- **40% of small scale manufacturing enterprises must be women-owned and managed** - percentage of women ownership is at least 51% and company management composition is at least 51% women.
- **30% of small scale manufacturing enterprises must be youth-owned and managed** - percentage of youth ownership is at least 51% and company management composition is at least 51% youth.
- **6% of small scale manufacturing enterprises must be persons with disability - owned and managed** - percentage of persons with disability ownership is at least 51% and company management composition is at least 51% persons with disability.

### Funding Requirements

- Company statutory documents.
- Financial Intelligence Centre Act (FICA) documents.
- Certified ID copies of Directors/Members..
- Six (6) months bank statements.
- Latest Annual Financial Statements or Management Accounts not older than three months.
- Business Profile.
- Project Execution Plan.
- Twelve (12) months Cash Flow Projections.
- Copy of Lease Agreement or Proof of Ownership.
- Relevant Industry Certification.
- Facility Statements of Other Funders.
- Quotations for applied funding.

### How to apply?

- For application forms, please send an email to [trep@sefa.org.za](mailto:trep@sefa.org.za)



# Youth

## Challenge Fund



## Introduction



The Youth Challenge Fund (YFC) follows a commitment by the President in his 2021 State of the Nation Address to support 15,000 youth starts-ups by 2024. This programme seeks to contribute to the target.

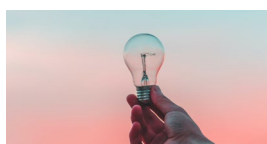
OVERALL TARGET:	2021/22	2022/23	2023/24
15 000 Youth startup supported	5000	5000	5000



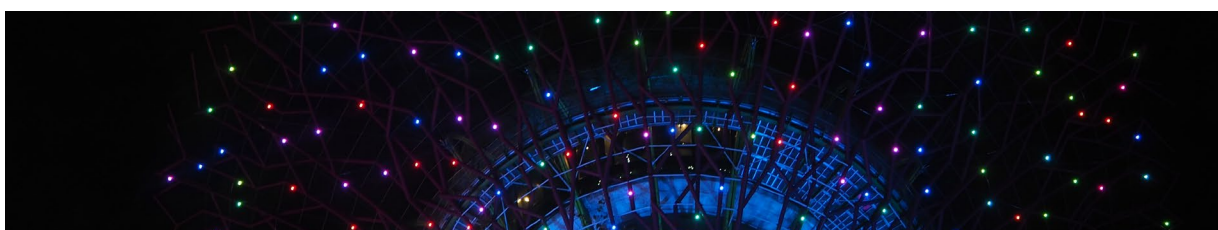
## Programme Aims and Objectives

The Youth Challenge Fund (YCF) was developed as a key intervention in response to:

- The growing importance of investing in the country's youth as a precondition for accelerated inclusive growth and sustainable development.
- Prioritised support of youth owned enterprises as a response to the challenge of youth unemployment in the country.
- Responding to the negative impact of the COVID-19 crisis and the reduction of the creation of businesses, challenging their survival, and limiting their growth.
- The primary objective of the programme is to provide support to promising young entrepreneurs intending to scale-up and growing their businesses.
- The intervention is intended to increase capacity to access economic opportunities and enhance their competitiveness by supporting access to finance for youth-owned start-ups and enterprises improving their overall survival rate.
- The programme aims to address the significant funding gap in the market for start-ups, youth-owned enterprises as existing instruments available do not adequately address their needs, resulting in high failure rates of youth start-ups.
- Support youth start-ups to promote technology and innovation enabling these businesses to acquire digital skills.
- Supporting entrepreneurs with any required adjustments to their business model, improving the viability and competitiveness of registered youth enterprises scale up.



YCF aims to **stimulate innovative businesses** in response to **youth unemployment**, described as a major national challenge that needs urgent and coordinated response.



## Sector focus and rationale for approach

The focus is on two broad channels, each channel has a combination of vertical and transversal sectors.



### RED CHANNEL

#### TECHNOLOGY INNOVATION

**Objective:** Support the product development and scaling of youth-led SMEs with an innovative digital product or service that demonstrates a competitive advantage, initial traction and has the potential to scale.



### BLUE CHANNEL

#### OTHER PRODUCTS AND SERVICES

**Objective:** Support the product development and scaling of youth-led SMEs with an identified market, a clear focused value proposition, initial market traction and a credible owner or team.

## Channel sub-focus areas

### RED CHANNEL

#### YOUTH TECHNOLOGY INNOVATION BUSINESS CALL FRAMEWORK

Interactive content

Connectivity solutions

SaaS and Big Data

Services and hardware

#### 10 VERTICALS B2B and B2C

Fin-tech

Med-tech

Agri-tech

Mobility

Green-tech

Ed-tech

IoT

eCommerce

Robotics

Development Agriculture

### BLUE CHANNEL

#### OTHER B2B AND B2C PRODUCTS AND SERVICES

Creative

Personal and business services

Manufacturing

Agri-business

Retail

#### 10 VERTICALS B2B and B2C

Green

Skills / Med-tech Education

Tourism

Health and Mobility Wellness

Logistics, Auto, Green-tech Transport

Creative, media, Ed-tech marketing

Retail IoT (incl. online)

Infrastructure eCommerce dev. and services

Light Robotics Manufacture

Agriculture



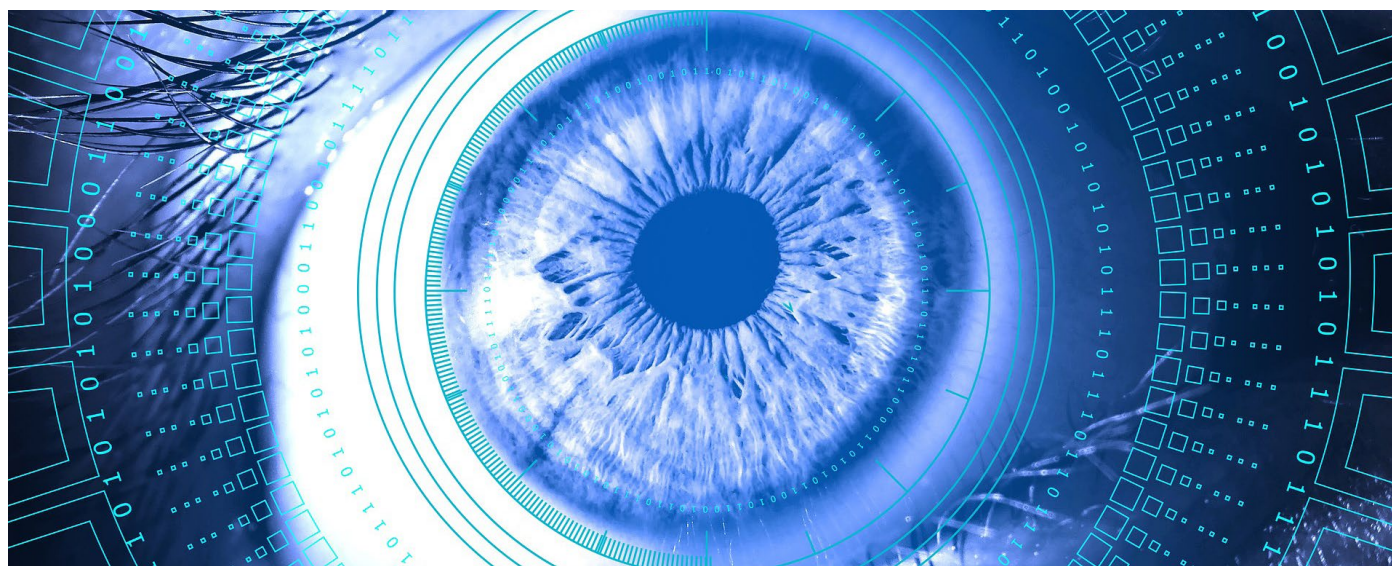
## YCF Programme Offering



1. The Youth Challenge Fund seeks to provide financial and non-financial support.
2. The programme offers non-financial support through business development support services; and financial support through grant and loan funding.
3. The funding for the Youth Challenge Fund is a blended funding model consisting of a loan and grant.
4. The loan interest rate is limited to 5%
5. Pre investment support provided to youth owned enterprises by the Small Enterprise Development Agency (Seda) assisting enterprises that are not investment ready to address gaps identified and package their funding applications.

## YCF Programme Offering

	Red Channel	Blue Channel
Focus of Channel	Technology & Innovation	Other Products & Services
Start-up Maximum per Enterprise	R2mil	R2mil
Start-up Blended Finance	40% grant / 60% loan	30% grant / 70% loan
Growth Maximum per Enterprise	R15 mil	R15 mil
Growth Blended Finance	20% grant / 80% loan	20% grant / 80% loan



## Youth Challenge Fund (YCF) Qualifying Criteria

The Youth Challenge Fund (YCF) provides start-up businesses/enterprises with support who meet the following criteria:

- Between the age of 18 to 35 years.
- Registered with Companies and Intellectual Property Commission (CIPC) and be prepared to register with South African Revenue Services (SARS) & Unemployment Insurance Fund (UIF).
- 100% South African owned.
- Are adequately involved in the day-to-day operation and management of the business with at least one or more of the members being a fulltime employee of the business, especially the main applicant.
- Prepared to participate in business development support and mentorship (pre and post)
- Commercially viable, sustainable and feasible business idea.

The fund shall not consider the following applications for approval:

- Funding towards a debt owed by the applicant with another lending establishment.
- Government and SOEs are officials are excluded, as well as gambling, pyramid schemes, loan sharks and/or operations considered as illegal activities, guided by credit policy and grant policies of the entities.



## Application Process

### YCF Implementation - One Blended Offering

- Applications are submitted to [YCF@sefa.org.za](mailto:YCF@sefa.org.za). Application forms available at [www.sefa.org.za](http://www.sefa.org.za) | [www.seda.org.za](http://www.seda.org.za) | [www.dsbd.gov.za](http://www.dsbd.gov.za)
- Funding queries can be directed to 0860 663 7867/ 012 748 9600 or [info@dsbd.gov.za](mailto:info@dsbd.gov.za)/ [helpline@sefa.org.za](mailto:helpline@sefa.org.za)
- Completed applications are subjected to due diligence exercises.
- Follow ups are made with small enterprises whose funding applications are incomplete to submit the outstanding information.
- Small enterprises that require non-financial support are referred to the Small Enterprise Development Agency (Seda) for further handling.









# **Co-operatives Development Support Programme (CDSP)**







## The Department of Small Business Development seeks to assist co-operative enterprises to address the following identified and encountered market failures:

- Lack of participation in the formal economy by co-operatives.
- Lack of effective and professional managerial capacity within the co-operative entities capable of efficiently running and managing both the association and business component of the co-operative so as to minimize tension between the two and thus grow and develop the co-operative.
- Low or non-participation by co-operative enterprises on all other incentive programmes.
- Lack of access to finance.
- Lack of working capital to allow effective market entry.
- Lack of improved assets value.

The CDSP is a programme of the Department of Small Business Development with an objective to support Co-operative enterprises financially and non-financially in partnership with other key strategic stakeholders (DFIs, Municipalities and Private Sector, etc.). The Co-operatives Act, No. 14 of 2005 and Co-operatives Amended Act, No. 6 of 2013, and Strategy provide the legal basis for the development of this programme. The programme is targeted at compliant South African registered Co-operatives that possess experience and participate in any of the economic sectors.

CDSP places priority on Co-operative enterprises owned by black persons targeting especially those in rural, township and peri-urban areas and prioritizing majority participation of women, youth and persons living with disabilities. The Co-operatives must demonstrate potential and/or capacity to produce, manufacture and supply goods and services to public and private sectors on a sustainable basis. In partnership with other institutions, the CDSP programme offers blended financing to eligible Co-operatives on a cost-sharing funding of a combination of a grant and loan. The grant funding portion of funding is capped at R2.5 million towards qualifying activities.

The grant support is available for machinery, equipment, infrastructure, commercial vehicles and business development support (BDS) necessary to grow co-operative enterprises to ensure that the Co-operative enterprise develop to be more sustainable and competitive.



## Eligible Enterprises

### Primary Co-operatives

To be eligible for CDSP, a primary Co-operative enterprise must satisfy all the mandatory requirements as set out below:

- Be incorporated and registered in South Africa in terms of the Co-operatives Act, Act no 14 of 2005.
- Be a primary Co-operative with a majority black membership.
- Have business activities in any economic sector.
- Adhere to Co-operative principles.
- Be biased towards women, youth and persons living with disabilities.
- Expected to furnish proof of training or experience of all members of a primary Co-operative in the areas of co-operative governance, business management and technical training in fulfilment of the agreement entered with CDSP.

### Cluster Co-operatives

To be eligible for CDSP, a cluster Co-operative enterprise must satisfy all the mandatory requirements as set out below:

- Be a registered secondary co-operative in South Africa, registered in terms co-operatives Act 14 of 2005 (as amended).

- Be an intermediary entity applying on behalf of the clustered registered primary Co-operatives assisting them to achieve the economic objectives pursued through clustering mechanism.
- Applying intermediaries are required to be registered under the Central Supplier Database (CSD) and be fully compliant.
- Intermediaries include, but not limited to, individuals/sole traders, private or public companies, NPOs (nonprofit organisations), Community Based Organisations (CBOs), NGOs (non-governmental organisations), and labour/trade unions.
- Applicants and beneficiaries must be taxpayers in good standing and must provide valid tax clearance certificates and/or South African Revenue Service (SARS) pin.
- The tax status of applicants and beneficiaries as well as suppliers will be verified on the National Treasury's Central Suppliers Database (CSD) and SARS during assessment and before any payment is effected.
- Primary Co-operatives must be South African citizens from previously disadvantaged backgrounds (i.e. disadvantaged persons, black persons, women, youth, persons living with disabilities, persons living in rural areas, townships, and peri-urban areas).
- Adhere to Co-operative principles.

## Qualifying Interventions

### For blended finance:

- Machinery and equipment tools.
- Specialised tools.
- Operational costs.
- Commercial vehicles directly linked to the core functions of the applicant.

### Infrastructure requirements:

- Infrastructure requirements for Co-operatives will be done in partnership with relevant stakeholders such as municipalities, ESKOM, etc.
- Where projects require municipal services (e.g. electricity, roads, etc.) the co-operative will be required to, where possible, introduce their projects to be included in the Integrated Development Plan (IDP) of their municipality and project plans of other stakeholders.
- In case where the applicant could not secure municipal

support by integrating the project to the Integrated Development Plan (IDP), the Department of Small Business Development (DSBD) in partnership with the applicant will endeavour to introduce the project to the municipality. the Department of Small Business Development (DSBD) will fund the project once approval to integrate the project into the Integrated Development Plan (IDP) has been secured with the respective municipality.

- Product or Service Development.
- Business Development Support.
- Market development (research, pricing techniques and packaging).
- Information and Communication Technology (ICT) linked to co-operative development activities.
- The Adjudication Committee may consider for support at its discretion and any other costs related to the activities applied for.



**For feasibility study studies:**

- Operational costs that include, among others, project personnel, researchers etc.
- Specialist technical, scientific, consultation and/or contracting personnel.
- Running costs and overheads (e.g., printing, fax, and telephone) up to a maximum of ten percent (10%) of the total budget.
- Intellectual Property Rights (IPR): IPR for the project

must comply with project relevant provisions of the National Intellectual Property Management Office (NIPMO) and project relevant legislations such as Copyright Act, 1978 (Act No. 98 of 1978), Designs Act, 1993 (Act No 195 of 1993), Intellectual Property Laws Amendment Act, 2013, and Intellectual Property Law Rationalisation Act, 1996 (Act No. 107 of 1996).

- Costs of registration and litigation of patents.
- Costs for registration of patents.



## General conditions and exclusions

Applicants that are receiving grant funding from other government departments or agencies will not qualify for the similar expenditure and/or activities under this programme and such costs will be excluded when determining the cost-sharing contributions.

- The partner must provide a written confirmation of a contribution to the financial requirements of the partnership in line with the business plan.
- The Co-operative must engage with the Department of Small Business Development (DSBD) before submitting an application.
- After approval the co-operative should enter into a legal agreement with DSBD agreeing to the terms and conditions for approval. The agreement should be signed no later than thirty (30) calendar days by all parties upon receipt of the approval letter.
- Failure to conclude the legal agreement within thirty (30) calendar days of receiving the approval letter will lead to the termination and/or cancellation of the approval.

**The following are excluded:**

- Basic and applied research.
- Costs incurred and/or assets acquired prior to approval of a complete proposal submitted to the Department of Small Business Development (DSBD).
- Bonus payments.
- Costs associated with tendering and tendering documentation.
- Any illicit business activities.
- Liquor and cigarette (purchasing of stock).
- Gambling related activities.
- Non-business related infrastructure/or activities.
- Vehicles for personal use.
- Projects/activities that are initiated by an applicant before or during submission of a request for CDSP funding. Thus CDSP will not reimburse sunk costs.
- Any other cost that the Adjudication Committee, in its sole discretion, deems as non-qualifying.
- While nothing prohibits State employees from being members of Co-operatives, such Co-operatives will not be funded.

## Grant Support

The grant approval will be based on projections for the first year at application stage whereas approval for subsequent year(s) will be accepted in principle and be reviewed on an annual basis subject to actual performance in the preceding year(s) against agreed milestones.

The programme offers a cost-sharing blended funding in line with funding matrix towards approved intervention where DSBD contributes up to 50% towards the total approved amount capped at R2,5 million and the balance covered by a loan towards the total approved financing amount.

Qualifying Co-operatives will be funded through a combination of debt funding (at pricing that is risk profile dependent, using **sefa**'s risk rating and pricing model) and a conditional grant from the Department of Small Business Development (tied to specific developmental impact outcomes). In terms of weighting, the grant portion will make up to 50% of the debt amount, determined using a Development Impact Scorecard.

**The partner(s) contribution to the project can be in the following form:**

- Cash transferred to the primary bank account of the partner's established special purpose vehicle or the set-up cost centre for the sole purpose of the strategic partnership.
- Machinery and equipment (valued and a plan in place for the transfer or post-use of the assets by the small businesses at the end of the partnership).
- Commercial vehicles (valued and a plan in place for the transfer or post-use of the commercial vehicles by the small business at the end of the partnership).
- For feasibility studies, the grant will be disbursed according to agreed milestones between the Department of Small Business Development (DSBD) and the applicant over a maximum period of a year.
- The milestones payments will be subjected to the satisfactory progress on the preceding milestones and the use of funds as per the expenditure/cost plan .

- Payments shall be made directly into the bank account of the approved applicant only in the name and address of the account holder must be the same as that of the applicant.
- Department of Small Business Development (DSBD) may consider making payments directly to the Research Partner's banking account during the contracting stage.

### **For blended finance:**

The proposal should be submitted in the form of an application form obtainable from [www.dsbd.gov.za](http://www.dsbd.gov.za) website and will cover the following key aspects:

- Executive summary outlining the objectives of the project.
- An enterprise/supplier development strategy and unique aspects.
- The business model detailing the target market and services.
- The marketing plan outlining how the target market will be defined and reached.
- Include intake and sustainability and/or exit strategies of supported small businesses from the programme.
- Details of resources required to deliver on the services and control systems in place.
- Financial information outlining the funding structure, sources of funding and financial forecasts for the project.
- Process for monitoring and evaluating performance of the suppliers.
- The proposal must demonstrate technical skills and experience of human resources from the partner dedicated to the partnership.



**For feasibility studies:**

- The proposal should be submitted in the form of an official application form obtainable from **www.dsbd.gov.za** website and will cover the following key aspects:
- Project description to include the problem statement, research activities, outputs and intended end outcomes
- Project location and brief economic profile of that particular locality.
- The project intention should be to innovate with an intention to address the triple challenge (poverty, unemployment and inequality) through a particular commercial activity.

- Alignment to the Department of Small Business Development (DSBD) objectives and priorities of government.
- Linkages of the proposed project to the Local Economic Development Strategy and/or Integrated Development Plan of the municipality.
- Financial requirements.
- Timeframe and milestones.
- Human resource capacity and relevant experience of the Team Leader in particular.

## Application procedure

1

Co-operative must be 100% owned by South African Citizens

2

Priority will be given to Co-operatives owned by Women, Youth and Persons living with Disabilities

3

Priority will be given to Co-operatives based in rural, townships, and peri-urban areas

**Application Pack:**

- Proof of Registration on the National SMME Database: <https://smmesa.gov.za>
- Complete the simplified online application form available from [www.dsbd.gov.za](http://www.dsbd.gov.za)
- Proof of registration and compliance with South African Revenue Services (SARS); Companies and Intellectual Property Commission (CIPC) Registration Documents (e.g. Constitution, CR-10).
- Financial Intelligence Centre Act documents (e.g. Municipal accounts, letter from traditional authority).
- Three (3) competing and comparable quotations.
- Lease Agreement or Permission to Occupy (P.T.O).
- CVs and certified ID Copies of Directors/founding members.
- Three (3) Months Bank Statements.
- Detailed Business Plan.
- Three (3) year cash flow projections.
- Latest Annual Financial Statements or Management Accounts not older than three (3) months from date of application in the case of expansion.
- Relevant Industry Certification - where applicable;
- Details of the loan facility.
- To prevent “double dipping” the applicant must submit a sworn affidavit regarding support received from the State in the five-year period preceding the application.

Committee, to verify the existence of the applicant's business and/or viability of the business plan and complete a site visit or interview report.

- The Department of Small Business Development will conduct a post investment site visit to verify implementation of approved activity/activities.
- Supported co-operatives may also be inspected to verify their status and capacity to supply and supporting documents can be requested as part of this inspection:
- Bank Statements;
- Tax Clearance Certificate or South African Revenue Services (SARS) pin (good standing); and
- Proven track record of supplying and/or references.
- A post implementation inspection of deliverables will be conducted at the premises of the approved applicant any time after fourteen (14) days from the date of payment.

**Non-financial Support Services**

- Access to finance only forms part of the solution to challenges facing Co-operatives. The extension of meaningful development support is critical to the survival and growth of Co-operatives.
- Seda, through its ICT Incubation Centres or Branch Network, will assist Co-operatives with:

1. Pre-formation (i.e. registration, business planning, etc.)
2. Different training interventions (i.e. corporate governance, business and financial management, marketing etc.)
3. Department of Small Business Development application packaging and submission.

**Pre and Post-approval Site Visits.**

- The Department of Small Business Development (DSBD) will undertake telephonic interviews and site visit(s) prior to submitting applications to the Adjudication





## An opportunity for women entrepreneurs in South Africa

Through the SheTradesZA platform, women-owned businesses and corporations will benefit from a wide range of opportunities to expand their businesses and advance women's economic empowerment.



Spotless Dry Cleaners, Eastern Cape

## What is the SheTradesZA Hub?

The Department for Small Business Development (DSBD) the Small Enterprise Development Agency (Seda) and the International Trade Centre (ITC) has set up a **SheTrades** Hub in South Africa. The objective is to assist South African women entrepreneurs to be capacitated and upskilled through various technical and business skills development interventions.

Export ready women-owned business will thereafter increase their competitiveness and connect to national, regional and global markets through the **SheTradesZA Hub**. The primary goal of the Hub is to connect at least 10 000 South African women-owned businesses to markets by 2024/25.



City Travellers, Free State

## How can women-owned businesses benefit from the SheTrades programme?

### Women entrepreneurs will:

- Easily connect to potential buyers, investors, suppliers and business support organisations.
- Learn skills to boost their business potential through the SheTrades Hub free e-learning courses, on-site workshops and webinars.
- Receive support to attend national, regional and international trade fairs.
- Be included in B2B meetings; coordinated through the SheTradesZA Hub.
- Improved access to investment opportunities.
- Increased visibility of their business offerings in the network of international markets housed with the ITC SheTrades platform.

## How to be part of the SheTradesZA Hub?

New Member/Already a Member  
Visit: [www.shetrades.com](http://www.shetrades.com)

### Have a question?

Send an email to  
[womenandtrade@intracen.org](mailto:womenandtrade@intracen.org)  
or [SheTradesZA@seda.org.za](mailto:SheTradesZA@seda.org.za)

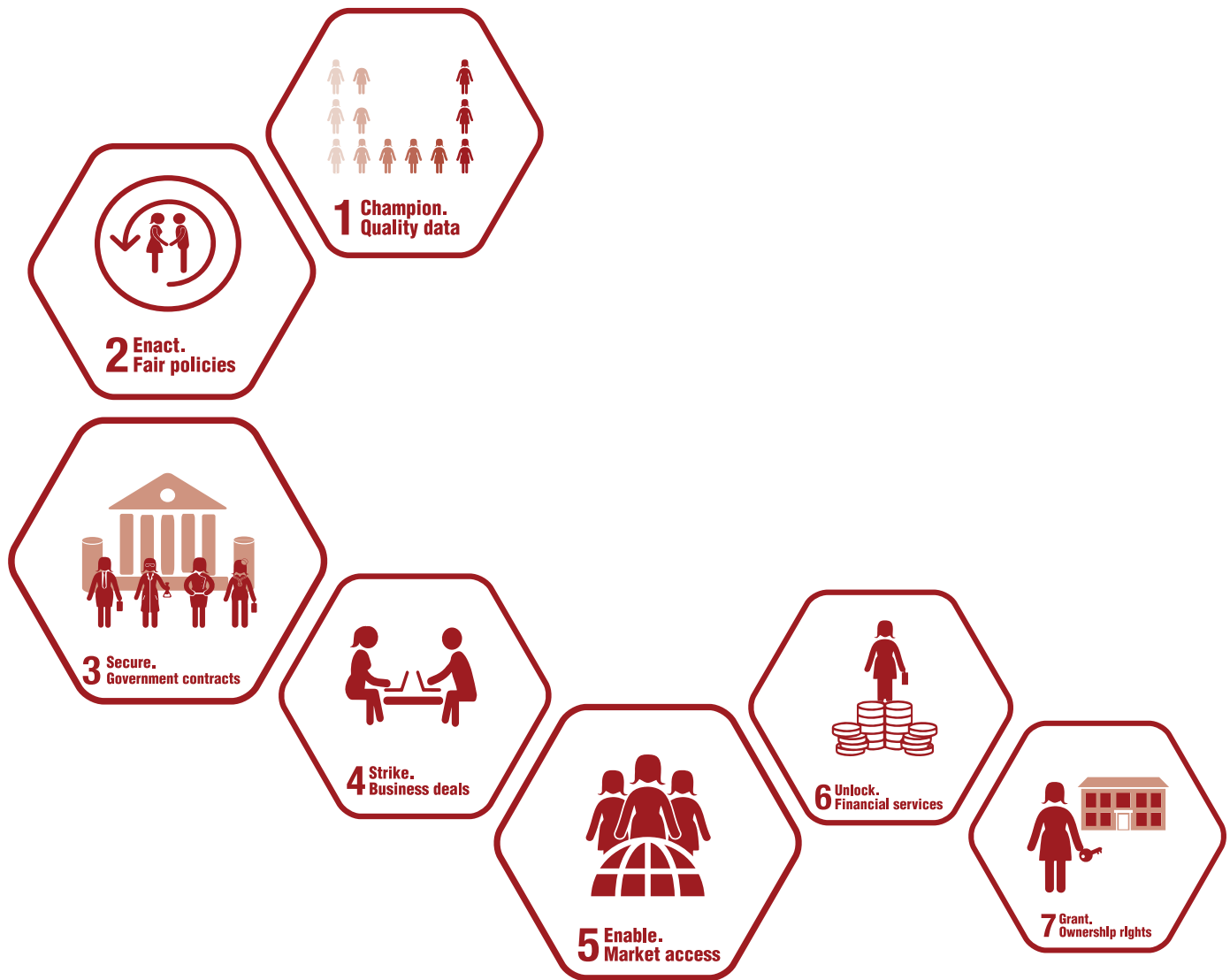
## How can businesses who want to procure from women-owned businesses benefit?

### They can more easily:

- Connect with women-owned businesses in South Africa and expand their pool of suppliers.
- Identify unique and innovative businesses opportunities that they can support.
- Learn, share and exchange with key businesses, governments and institutions.
- Support the UN Sustainable Development Goals by empowering women.
- Develop new partnerships and increase visibility in emerging markets.



## The 7 pillars of the **SheTrades** programme





# **Business Viability Programme**





## Introduction

The Department of Small Business Development is implementing the Business Viability Programme to assist small enterprises experiencing business distress. The primary purpose of the Programme is to support SMMEs including Co-operatives, to overcome both financial and non-financial constraints.

The Programme is targeting SMMEs experiencing business challenges with a view to assist them to achieve operational efficiencies, restore profit margins and contribute meaningfully to economic transformation as well as job creation.



### Objectives of the Programme

The Department of Small Business Development aims to deliver on its developmental mandate through the Business Viability Programme by:

- Promoting SMME competitiveness, sustainability, viability, and growth.
- Promoting job creation, curb job losses and closure of business.
- Providing sufficient financial and non-financial support to enable SMMEs to operate efficiently.

### Approach

The Programme is open to all eligible small enterprises that meet the qualifying criteria. Preference will be given to small businesses owned by youth, women and people with disabilities include those operating in townships and rural areas.

### What does the programme cover?

- Acquisition of new equipment/machinery/vehicles and other related business assets for business related purposes only.
- Working Capital (suppliers, employees, stock, raw material, and other operational costs).
- Business Development Services through Seda (Non-financial support).

### Financial Package

The funding quantum per SMME will depend on the SMME diagnostic assessment results and will be tailor made for each SMME limited to R15 million.

### Instruments

- Blended finance which is a combination of a grant and a loan. The grant will be up to a maximum of 30% of the total funding requirement dependent on the development impact calculated through the scorecard.
- Interest rate on the loan component is limited to fixed 5%.
- Initial payment moratorium or up to a maximum of 12 months contingent on the business cashflows.
- Repayment period of a maximum of 120 months depending on the business cashflows.
- Maximum funding accessible per entity is R15 million.

### Products

- Asset finance.
- Working capital facility.
- Revolving credit facilities.



## Conditions for participating in the scheme

1

The business must employ or have potential to employ a minimum of 5 employees.

2

The applicant must comply or be willing to receive assistance to comply with the relevant industry/sector standards.

### Qualification criteria

The applicant must:

- Be a registered legal entity in South Africa (Registered with Companies and Intellectual Property Commission (CIPC) and Unemployment Insurance Fund (UIF).
- The company must be 100% owned by South African citizens.
- Employees in the company should consist a minimum of 70% South African citizen.
- Have been in operation for at least 12 months.
- Be registered and compliant with the South African Revenue Service (SARS).

### Funding requirements

- Business expansion plan or turnaround plan.
- Financial Intelligence Centre Act (FICA) documents (e.g. Municipal accounts, Letter from Traditional Authority).
- Certified ID copies of directors or members.
- 6 months bank statements.
- Latest annual financial statements.
- Management accounts not older than three months from date of application.
- Cash flow projections (with clear assumptions).
- Proof of product market - include contract(s) or purchase order(s) - where applicable.

- Copy of lease agreement or proof of ownership.
- Relevant industry certification - where applicable.
- Facility statements of other funders - where applicable.
- Quotations for applied funding.
- Detailed break-down on application of funds including salaries, rent etc.

### How to apply

- Application form can be obtained from [www.dsbd.gov.za](http://www.dsbd.gov.za) or [www.sefa.org.za](http://www.sefa.org.za)
- Attach the required statutory documents: i.e. Companies and Intellectual Property Commission (CIPC) documentation, Financial Intelligence Centre Act (FICA) documents, South African Revenue Service (SARS) Compliance Documents, etc.
- All statutory documents must be submitted before an application is considered.
- In case of application to purchase equipment, the applicants must submit quotations/pro-forma invoices for the equipment required.
- Where applicable relevant industry certification must be attached. i.e. ISO 9000, CIDB, etc.
- Complete applications must be returned to [bvp@sefa.org.za](mailto:bvp@sefa.org.za)







# Amavulandlela Funding Scheme





# Amavulandlela Funding Scheme

## Overview

The Amavulandlela Funding Scheme offers South African persons with disabilities an opportunity to enter the mainstream economy by accessing credit facilities ranging from R50 000 to a maximum of R15-million to build qualifying entrepreneurial enterprises.

The fund was established solely for entrepreneurs with disabilities in response to high levels of poverty and unemployment among this community, and to assist them in accessing fundamental social and economic rights.

## Who can apply?

Small and medium-sized enterprises, including close corporations and companies, and co-operatives with at least 50+ 1% ownership by entrepreneurs with verified disabilities are eligible to apply for Amavulandlela funding.

- The entrepreneur must be operationally involved in the daily running of the business.
- Existing businesses seeking to expand is the preferred funding candidates, but start-ups with merit may also be supported.
- Funding should preferably be used for the fulfilment of orders or contracts.
- Financing applications must have economic merit (financially sustainable and technically feasible).

## Benefits to entrepreneurs with disabilities

- The scheme will offer entrepreneurs with disabilities the standard credit facilities ranging from R50 000 up to R15-million at a preferential fixed interest rate of Prime minus 5% per annum
- Repayment terms for facilities will be up to 60 months. The actual loan duration will be subject to the projected cash flows of the business
- Normal **sefa** administration fees will apply.

## Additional customised benefits

**The scheme also offers the following non-financial support:**

- Pre-approval assistance (if required)
- Up to 5% of the local intended investment but not exceeding R75 000.

- Targeted assistance to bring the application to a bankable stage, including mentoring, technical assistance, sourcing and negotiating with suitable suppliers.
- Will be recovered from the applicant by means of a loan and it shall have a moratorium of 3 months after disbursement (if the loan application has been approved).

## Post-approval assistance (for a maximum amount of up to R350 000)

- To be used for in-depth mentoring and coaching, as well as any other business support required up to two years.

## Exclusions

The following businesses fall outside the scope of enterprises that **sefa** funds:

- Labour brokers
- Manufacturers or sellers of ammunition
- Tobacco, liquor, gambling or sex trade businesses
- Non-profit organisations
- Political organisations
- Persons under debt review
- Unrehabilitated insolvent shareholders and/or directors of applying entities
- Primary agriculture (except cash crops, and the applicant must have an offtake agreement in place)
- Property development

## Want to apply?

To apply follow these steps:

- Draft the business plan or proposal.
- Complete the **sefa** application form which can be accessed on **sefa** website.
- Submit this business plan and the completed **sefa** application form and supporting documentation to your nearest **sefa** access point; or email it to [helpline@sefa.org.za](mailto:helpline@sefa.org.za)



# **Inyamazane** **Funding Scheme**





# Inyamazane Funding Scheme

## Overview

The Inyamazane Funding Scheme offers South African military veterans an opportunity to enter the mainstream economy by accessing credit facilities ranging from R50 000 to a maximum of R15-million to build qualifying entrepreneurial enterprises.

The fund was established to address high levels of poverty and unemployment among the veteran community, and to assist them in accessing fundamental social and economic rights.

## Who can apply?

Small and medium-sized enterprises, including close corporations and companies, and co-operatives with at least 50+ 1% ownership by entrepreneurs with verified military veteran status are eligible to apply for Inyamazane funding.

- Only applicable to small and medium-sized businesses.
- Existing businesses seeking to expand is the preferred funding candidates, but start-ups with merit may also be supported.
- Financing applications must have economic merit (financially sustainable and technically feasible).

## Benefits to entrepreneurs with disabilities

- The scheme offers military veterans credit facilities ranging from R50 000 up to R15-million.
- Preferential fixed interest rate of 9% per annum.
- Repayment terms for facilities up to 60 months. The actual loan duration will be subject to the projected cash flows of the business.
- Normal **sefa** loan administration fees will apply.

## Additional customised benefits

The scheme also offers the following non-financial support:

- Pre-approval assistance (if required).
- Targeted assistance to bring the application to a bankable stage, including mentoring, technical assistance, sourcing and negotiating with suitable suppliers.

## Post-approval assistance (for a maximum amount of up to R350 000)

- To be used for in-depth mentoring and coaching, as well as any other business support required up to two years.

## Exclusions

The following businesses fall outside the scope of enterprises that **sefa** funds:

- Labour brokers.
- Manufacturers or sellers of ammunition.
- Tobacco, liquor, gambling or sex trade businesses.
- Non-profit organisations.
- Political organisations.
- Persons under debt review.
- Unrehabilitated insolvent shareholders and/or directors of applying entities.
- Primary agriculture (except cash crops, and the applicant must have an offtake agreement in place).
- Property development.

## Want to apply?

To apply follow these steps:

- Draft the business plan or proposal.
- Complete the **sefa** application form which can be accessed on **sefa** website.
- Submit this business plan and the completed **sefa** application form and supporting documentation to your nearest **sefa** access point; or email it to [helpline@sefa.org.za](mailto:helpline@sefa.org.za)

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