

SIMPLIFIED DIRECTORY OF EXISTING PUBLIC SECTOR SUPPORT PROGRAMMES FOR SMALL, MEDIUM, MICRO & SURVIVALIST ENTERPRISES (SMME'S) (2015)

The document was prepared as one of five interventions for the *Social Protection and Local Economic Development (LED):¹ Graduation Pilot Project*. The information provides information on existing programmes at the time of compilation of the directory.

Project made possible with
the funding from the:



CONTENTS PAGE:

1. Legislative Framework	03
2. Institutional Frameworks	06
2.1 The Department of Trade and Industry	08
- Small Enterprise Development Agency (SEDA)	08
- National Empowerment Fund (NEF)	09
2.2 The Department of Economic Development	12
- Khula Finance Limited	12
- Industrial Development Cooperation (IDC)	13
- South Africa Micro-Finance Apex Fund (SAMAF)	16
3. Provincial Directory for business in South Africa	18
- Small Enterprise Finance Agency (SEFA)	21
3.1. Department of Agriculture, Forestry & Fisheries	23
3.2 The presidency National Youth Development Agency (NYDA)	24
- The Co-operative Incentive Scheme	26
- Bank Finance	26
4. Incubation Programmes	28
5. Updated Incubation Programmes	31

1. LEGISLATIVE FRAMEWORK

1.1. *The White Paper on National Strategy on the Development of Small Business*

The 1995 White paper on National Strategy on the Development of Small Business recognised the role of small business in job creation and economic growth. The paper sought to create an enabling environment, facilitate access to information and advice, boost procurement from small firms and improve access to finance and affordable physical infrastructure.

1.2. *National Small Business Act*

The 1995 White Paper on the National Strategy for the Development of Small Business find practical expression in the Integrated Small Business Development Strategy (2004 to 2014). The Strategy provides maps out a ten year plan for small enterprises in South Africa. This is in line with government's goal of addressing issues of equity in terms of race, gender and geographical locations by purposively promoting special development. The strategy is core thrust include: supporting SMMEs to access finance, creating an enabling regulatory environment, expand market opportunities for specific categories of small enterprises, through seda-coordinated information centres (localise small business support), promote entrepreneurship, education and train for small businesses, co-fund minimum business infrastructure facilities in local-authority areas across the country.

DEFINITIONS OF SMALL BUSINESS IN SOUTH AFRICA	
BUSINESS	DEFINITION
SURVIVALIST ENTERPRISES	The income generated is less than the minimum income standard or poverty line. This category is considered pre-entrepreneurial, and includes hawkers, vendors, and subsistence farmers. In Practice, survivalist enterprises are often categorised as part of a micro-enterprise sector
MICRO-ENTERPRISE	The turnover is less than the value added tax (VAT) registration limit (that is, R150 000 per year). These enterprises usual lack formality in terms of registration. They include, for example spaza shops, minibus taxis and household industries. They employ no less than 5 people.
VERY SMALL ENTERPRISE	These are enterprise employ fewer than 10 paid employees, except for the mining, electricity, manufacturing and construction sectors, in which the figure is 20 employees. These enterprises operate in the formal market and have access to technology.
SMALL ENTERPRISE	The upper limit is 50 employees. Small business enterprises are generally more established than very small enterprises and exhibit more complex business practices
MEDIUM ENTERPRISE	The maximum number of employees is 100 or 200 for the mining, electricity, manufacturing and construction sectors. These enterprises are often characterised by the decentralisation of power to an additional management layer.

Source: National Small Business Act, 2013

SECTOR OR SUBSECTOR IN ACCORDANCE WITH THE STANDARD INDUSTRIAL CLASSIFICATION	SIZE OF CLASS	THE TOTAL FULL-TIME EQUIVALENT OF PAID EMPLOYEES	TOTAL TURNOVER	TOTAL GROSS ASSET VALUE (FIXED PROPERTY EXCLUDED)
AGRICULTURE	Medium	100	R5m	R5m
	Small	50	R3m	R3m
	Very Small	10	R0.50m	R0.50m
	Micro	5	R0.20m	R0.10m
MINING AND QUARRYING	Medium	200	R39m	R23m
	Small	50	R10m	R6m
	Very Small	20	R4m	R2m
	Micro	5	R0.20m	R0.10
MANUFACTURING	Medium	200	R51	R19m
	Small	50	R13m	R5m
	Very Small	20	R5m	R2m
	Micro	5	R0.20	R0.10m
ELECTRICITY, GAS AND WATER	Medium	200	R25m	R19m
	Small	50	R13m	R5m
	Very Small	20	R5.10m	R1.90m
	Micro	5	R0.20m	R0.10
CONSTRUCTION	Medium	200	R26m	R5m
	Small	50	R6m	R1m
	Very Small	20	R3m	R0.50m
	Micro	5	R0.20m	R0.10m
RETAIL, MOTOR TRADE AND REPAIR SERVICES	Medium	200	R59m	R5m
	Small	50	R19m	R1m
	Very Small	20	R14m	R0.50m
	Micro	5	R0.20m	R0.10

WHOLESALE TRADE, COMMERCIAL AGENTS AND ALLIED SERVICES	Medium	200	R64m	R6m
	Small	50	R32m	R3m
	Very Small	20	R6m	R0.60
	Micro	5	R0.20m	R0.10m
CATERING, ACCOMMODATION AND OTHER TRADE	Medium	200	R13m	R3m
	Small	50	R6m	R0.60m
	Very Small	20	R5.10m	R0.10m
	Micro	5	R0.20m	R0.10m
TRANSPORT, STORAGE AND COMMUNICATION	Medium	200	R26m	R5m
	Small	50	R13m	R3m
	Very Small	20	R3m	R0.50m
	Micro	5	R0.20m	R0.10m
FINANCE AND BUSINESS SERVICES	Medium	200	R13m	R6m
	Small	50	R6m	R3m
	Very Small	20	R1m	R0.60m
	Micro	5	R0.20	R0.10m
COMMUNITY, SOCIAL AND PERSONAL SERVICES	Medium	200	R13m	R6m
	Small	50	R6m	R3m
	Very Small	20	R1m	R0.60m
	Micro	5	R0.20m	R0.10m

Source: National Business Act, 2003

2. INSTITUTIONAL FRAMEWORKS

DEPARTMENT	ENTITIES	ENTITIES CONTACT DETAILS	ROLE OF THE DEPARTMENT AND ITS ENTITY
THE DEPARTMENT OF TRADE AND INDUSTRY (DTI)	Small Enterprise Development Agency (SEDA)	www.seda.org.za	Small business falls under the Minister of Trade and Industry and specifically under two of the Departments units; the enterprise organisation and the Empowerment and Enterprise Development Division.
	National Empowerment Fund (NEF)	www.nefcorp.co.za	An agency on the DTI to support small enterprise, seda, was founded out of a merger between Ntsika Enterprise Promotion Agency, National Manufacturing Advisory Centre (NAMAC) and the Community.
	National Small Business Advisory Council (NSBAC)		The NEF aims to fund black owned and empower (both big and small) businesses.
DEPARTMENT OF ECONOMIC DEVELOPMENT (DED)	Khula Finance Limited	www.khula.org.za	Finance institution which operates across the public sector through a network of channels supplying financial intermediaries across the country.
	Industrial Development Cooperation (IDC)	www.idc.co.za	Large part of its mandate is funding small businesses.
	South Africa Micro-Finance Apex Fund (SAMAF)		This fund was established to provide access to micro-loans and support to the social capital mobilisation. SAMAF is a wholesale funding institution tasked to facilitate the provision of affordable access to finance by micro, small and survivalist business for the purpose of growing their income and asset base. The primary purpose of SAMAF is to reduce poverty and unemployment and also to extend financial services to reach to deeper and broader into the rural and peri-urban areas. SAMAF provides micro-finance to financial intermediaries such as financial services cooperatives (FSCS) and MFI's who in turn lend to their members and clients.
THE DEPARTMENT OF SCIENCE AND TECHNOLOGY (DST)	Technology Innovation Agency (TIA)	www.tia.org.za	A new umbrella body set up in 2009, and launched in 2010 for funding innovation, includes Tshumisano Trust which housed the technology transfer stations, the innovations fund, the council for scientific and industrial research.
THE PRESIDENCY	National Youth Developmental Agency (NYDA)	www.nyda.org.za	Established in 2009 out of a merger between the National Youth Commission and the Unsobomvu Youth Fund. The NYDA aims to assist the youth with career skills and to help start their own business. The NYDA fund training and gives out loans.
THE DEPARTMENT OF AGRICULTURE (DOA)	Micro-agricultural financial Institute of South Africa (MAFISA)	www.doa.org.za	The micro-agricultural financial Institute of South Africa was established to contribute to the working poor's ability to run existing agricultural businesses; to start new ones and be able to develop these into fully commercial operations. MAFISA propels and facilitates the development of financial services included to uplift very small and micro level farmers, farm workers, farm tenets, small holders, landless emergency farmers and processes, etc.

2.1 THE DEPARTMENT OF TRADE AND INDUSTRY (DTI)



DEPARTMENT OF TRADE AND INDUSTRY (DTI) FINANCIAL ASSISTANCE (INCENTIVES)	
INSTITUTION	SUMMARY OF FUND
AUTOMOTIVE INVESTMENT SCHEME	A taxable cash grant of 20% of the value of the qualifying investment in productive assets, as approved by the DTI, to be disbursed over a three year period.
CRITICAL INFRASTRUCTURE PROGRAMME	Non-refundable scheme that covers between 10% and 30% of the total development costs of the qualifying infrastructure. The approved amount to be claimed in each of the phases will be determined by the beneficiary.
EXPORT MARKETING AND INVESTMENT ASSISTANCE SCHEME	Individual Exhibition Participation: Exhibition costs, including rental of exhibition space, construction of stand, interpretation fees, internet connection, telephone installation and registration fees up to a maximum of R45 000.
FILM INCENTIVE	This incentive scheme is only available to foreign owned qualifying productions with Qualifying South African Production Expenditure (QSAPE) of R12 million to R99 999 999.
ISIVANDE WOMEN'S FUND	Minimum: R 30 000 Maximum: R 2 million
MANUFACTURING INVESTMENT PROGRAMME (MIP)	Investment grant of up to 30% of the value of qualifying investment costs in machinery, equipment, commercial vehicles, land and buildings required for establishing a new production facility; expanding an existing production facility; or upgrading production capability in an existing clothing and textile production. Investments projects of R5 million and below may qualify for an investment grant equal to 30% of their total qualifying investment cost, payable over a three-year period. Investment projects of between R5 million and R30 million may qualify for an investment grant of between 15% and 30% of their qualifying investment costs, and payable over a two year period. Foreign investment projects may qualify for an additional grant for the cost of transporting their qualifying machinery and equipment to South Africa. The additional grant is the lower of 15% of the value of qualifying imported machinery and equipment or the actual transport costs of relocating qualifying new machinery and equipment from abroad to a maximum of R10 million.
SECTOR SPECIFIC ASSISTANCE SCHEME (SSAS)	The Sector Specific Assistance Scheme (SSAS) is a reimbursable 80:20 cost sharing grant whereby financial support is granted to export councils, joint action groups and industry associations
TOURISM SUPPORT PROGRAMME (TSP)	Up to 30% towards qualifying investment costs for establishing and expanding existing operations in South Africa. The investment grant applicable is capped at a maximum of R30 million. Local-and foreign-owned enterprises and is provided for qualifying investment costs of furniture, equipment, vehicles, land buildings of up to R200 million.
BLACK BUSINESS SUPPLIER DEVELOPMENT PROGRAMME (DTI)	The programme provides grants to a maximum of R1 million. R800 000 for tools, machinery and equipment on a 35: 65 cost-sharing basis.

SMALL ENTERPRISE DEVELOPMENT AGENCY (SEDA)



SERVICES

Business Registrations	Cooperatives
Business Planning	Access To Technology
Export Development	Training And Mentoring
Access To Domestic And International Markets	

PRODUCTS, SERVICES AND PROGRAMMES

SEDA BUSINESS TALK	Provides practical answers and guidance to potential entrepreneurs who want to start their own business and get it right the first time.
SEDA BUSINESS START	Provides instruments and techniques to plan the business for enhanced success.
SEDA BUSINESS BUILD	Provides professional services to help the entrepreneur build a stronger business.
SEDA BUSINESS GROW	Provides the entrepreneur with skills and knowledge to increase market share for the business.
THE FRANCHISE SUPPORT PROGRAMME	Promotes the business of franchising to new and current entrepreneurs by advising them about potential franchise and franchisee opportunities.
NATIONAL PROCUREMENT PROGRAMME	Provides access for small businesses to procure and tender in the public and private sector.
THE EXPORT DEVELOPMENT PROGRAMME	Develops export-ready small enterprises that are globally competitive and able to grow markets both locally and internationally.
THE TRADE POINT PROGRAMME	Forms part of the wider international initiative to help local small and medium enterprise participation.
THE COOPERATIVE PROGRAMME	Drives groups to unite to meet common needs through a jointly owned business based on a cooperative principles.
THE ENTREPRENEURSHIP PROGRAMME	Promotes entrepreneurship awareness and opportunities.
THE TOURISM AND CULTURAL INDUSTRIES	Supports both direct and indirect tourism initiatives through networking and training.
THE ACCESS TO FINANCE PROGRAMME	Assist small enterprises with business plan development and referral to commercial banks and development finance institutions. Seda does not lend money directly to small enterprises.

CONTACT DETAILS

ADDRESS: SEDA NATIONAL OFFICE, THE DTI CAMPUS, 77 MEINTJIES STREET, SUNNYSIDE

TEL: (012) 441 1000 / 086 010 3703

EMAIL: INFO@SEDA.ORG.ZA

WEBSITE: WWW.SEDA.ORG.ZA

NON-FINANCIAL SUPPORT FROM THE SMALL ENTERPRISE DEVELOPMENT AGENCY

SUMMARY OF THE FUND

At the Small Enterprise Development Agency, you can access the following:

- Access to finance
- Business planning
- Training and capacity building
- Access to and assistance with tenders
- Business research
- Skills training
- Support network
- Tender information and advice

Referrals

Accounting/legal support

Government SMME support

NATIONAL EMPOWERMENT FUND (NEF)



FUND

IMBEWU PROCUREMENT FINANCE	This is a debt product aimed at financing working capital requirements associated with procurement contracts. The product enables BEE groups to access preferential procurement opportunities whilst simultaneously providing mechanisms aimed at mitigating NEF investment risk.
Qualifying Criteria	<ol style="list-style-type: none"> 1. It is primary a short to medium term debt product 2. Repayment terms matched to contract terms 3. NEF funding generally limited to R10 million 4. Active BEE management participation 5. Minimum black ownership of 50.1% 6. Industry knowledge within the borrower's management structure 7. NEF will seek to co-finance with commercial banks to mitigate risk 8. NEF reserves the right to oblige the applicant to participate in the NEF mentorship
IMBEWU FRANCHISE FINANCE	This product is geared towards enabling black people to leverage the infrastructure available within the franchise industry in order to gain access to economic opportunities whilst reducing investment risk.
Qualifying Criteria	<ol style="list-style-type: none"> 1. NEF prefers to fund the top 40 rated franchises 2. Active management participation by BEE parties 3. Minimum BEE shareholding of 50.1% 4. Transactions will be structured with a sustainable capital structure 5. NEF funding to bridge shortfall in equity 6. BEE party to have a pre-qualified with the franchiser.

FUND CONT.

RURAL AND COMMUNITY DEVELOPMENT

In addition to the above products, the National Empowerment Fund rural and community development projects facilitate community involvement in projects promoting social and economic upliftment. In accordance with the BBBEE, the aim is to increase the extent to which workers, cooperatives and other collective enterprises won and manage business enterprises. Also it supports the BBBEE Act objectives of empowering local and rural communities.

Qualifying Criteria

1. The BEE applicant should be actively involved in the business
2. The business must have minimum black ownership of 50.1%
3. The applicant is required to participate in the NEF mentorship programme
4. The capital structure should be sustainable
5. The business must have clear value add and a sustainable business model
6. The business should employ a minimum of 5 people

Source: DTI, 2013

National Empowerment Fund (NEF)

SUMMARY OF THE FUND

Imbewu Fund- offering debt, quasi equity and equity finance of up to R20 million comprising of:

Entrepreneurship finance- maximum funding of R5 million. Procurement finance-funding generally limited to R10 million. Franchise finance-funding generally limited to R5 million. Rural and community development projects-funding generally limited to R20 million.

Umnotho Fund is designed to improve access to BEE Capital and has the following products:

Acquisition finance- provides funding from R20 million to 72 million. New venture financing- Capital of R5 million to R75 million. Expansion Capital Funding of R5 million to R75 million. Capital markets provides funding from R5 million to R75 million. Liquidity and Warehousing-provides funding from R5 million to R75 million.

CONTACT DETAILS



Address: West Block, 187 Rivonia Road, Morningside, 2057.
Postal Address: PO Box 31, Melrose Arch, Melrose North, 2076
Tel: +27 (11) 305 8000
Applications for funding: applications@nefcorp.co.za
Email: info@nefcorp.co.za



Address: 7b Derby Road, Berea, East London, 5241
Tel: +27 (43) 783 4200
Email: easterncape@nefcorp.co.za



Address: 34 Fountain Towers, Corner Zastron and Markgraaf Street, Westdene, Bloemfontein
Tel: +27 (86) 163 3377
Email: freestate@nefcorp.co.za



Address: Smart X-Change Building, 5 Walnut Road, Durban, 4001
Tel: +27 (31) 301 1960
Email: kzn@nefcorp.co.za



Address: Suite 8, Biccard park, 43 Biccard Street, Polokwane, 0699
Tel: +27 (15) 294 9200
Email: limpopo@nefcorp.co.za



Address: Trust Building, 16 Brander Street, Nelspruit, 1200
Tel: +27 (13) 754 9860
Email: mpumalanga@nefcorp.co.za



Address: 32B Heystek Street Sunetco Office Park, Ground Floor, Rustenburg, 0299
Tel: +27 (86) 163 3697
Email: northwest@nefcorp.co.za



Tel: +27 (86) 163 3627
Email: northerncape@nefcorp.co.za



Address: Suite 2818, 28th Floor, ABSA Centre, 2 Riebeeck Street, Cape Town, 8001
Tel: +27 (21) 431 4760
Email: westerncape@nefcorp.co.za

Source: NEF, 2013

NON-FINANCIAL SUPPORT FROM THE NATIONAL EMPOWERMENT FUND (NEF)

SUMMARY OF THE SUPPORT

CONTACT DETAILS

At the NEF, you can access the following services:

- Funding application
- Advise and assist with drawing up business plans
- Coordinating mentorship programmes
- Working with distressed assets and recommendations
- Drafts legal agreements, assisting with due diligence reviews and registers necessary documents

www.nefcorp.co.za

2.2 THE DEPARTMENT OF ECONOMIC DEVELOPMENT (DED)



KHULA FINANCE LIMITED



KHULA ENTERPRISE FINANCE

SUMMARY OF THE FUNDING	CONTACT DETAILS
Credit Indemnity Scheme - R10 000 to R3 million for start-ups or to expand small to medium sized businesses.	Khula Head Office The dti Campus 1st floor, Block G, 77 Mentjies Street, Sunnyside, 0002 Sharecall: 086 005 4852 Email: helpline@khula.org.za Website: www.khula.org.za
Enblis Acceleration Fund - Provides funding from R50 000 to R10 million. SMEs involved in all sectors-ICT, transport, tourism, agriculture, and service industry.	
Khula Land Reform Empowerment Facility-Black farm workers or other black people who want to buy and own land for agricultural production. - Maximum loan R10 million per project. Maximum loan of R800 000 per black person participating in the project of up to R10 million.	
Enblis Khula Loan Fund - provides predominantly ITC-focused SMEs access to funding to start and or expand businesses.	

NON-FINANCIAL SUPPORT FROM THE KHULA ENTERPRISE FINANCE

SUMMARY OF SUPPORT	CONTACT DETAILS
At Khula, you can access the following services; - Mentorship- this intervention is only provided to SMEs that have benefited from loans facilities provided by Khula through its financing partners.	Website: www.khula.org.za

INDUSTRIAL DEVELOPMENT COOPERATION (IDC)



INDUSTRIAL DEVELOPMENT COOPERATION

SUMMARY OF THE FUNDING	CONTACT DETAILS
Offers funding to businesses in manufacturing, ICT, tourism, agri-processing, media and motion, mining and minerals. - Minimum amount of R1 million unlimited	Head office: 19 Friedman Drive, Sandown Tel: 011 269 3000 Fax: 011 269 3116 Enquiries: 086 069 3888 Email: callcentre@idc.coza Website: www.idc.co.za

TRANSFORMATION AND ENTREPRENEURSHIP

FUNDING CRITERIA
1. Applicants must be able to demonstrate that their business is economically viable and financially sustainable
2. The business must be in one of the IDC's mandated sectors
3. Provision must be made for employment of people with disabilities
4. Funding will generally not be less than R1 million

FUNDS	CRITERIA NEEDED FOR FUNDING
WOMEN ENTREPRENEURSHIP FUND	- This fund applies to business with a minimum shareholding by women of at 50%; shareholders 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 or less than R15-million. - The business must include women in its operations and management; and - Finance is provided to business with a total asset base of up to R80 million and the maximum under this fund is R30 million a transaction.
PEOPLE WITH DISABILITIES FUND	- This fund applies to companies where a person or people with disabilities have a minimum shareholding of 50% plus one share; shareholding between 25% and 50% will be considered or revised. - Applicants must demonstrate operational and management involvement. - The maximum amount that can be financed under this fund is R8 million and applies to start-up and existing companies that wish to expand; and - Only new entrants qualify for financing-that is , those shareholders with direct or indirect total net asset base of less than R15 million.

FUNDS	CRITERIA NEEDED FOR FUNDING
EQUITY CONTRIBUTION FUND	<ul style="list-style-type: none"> - 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 black individuals or individuals of a R100% black owned company. 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; and - Finance is provided to businesses with a total asset base of up to R80 million.
COMMUNITY FUND	<ul style="list-style-type: none"> - This fund provides finance to Broad based Black Economic Empowerment transactions for atleast 85% owned black worker groupings to acquire shareholding in IDC funded projects. - It applies to black low-skilled workers who may have little prospect of accessing equity. - Business that can apply may be start-up, or companies looking to expand. - The Maximum amount that can be financed under this fund is R15 million per transaction. - There are no restriction on the business size. - The Workers must acquire a meaningful stake in the business.
DEVELOPMENT FUND FOR WORKERS	<ul style="list-style-type: none"> - This fund provides finance to marginalised communities that want to acquire shares in company funded by 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; and - There are no restrictions on the business size but it is requirement that the community acquires a meaningful stake in the business.

MINIMUM REQUIREMENTS TO BE CONSIDERED FOR FINANCING

FUNDING CRITERIA









1. Security, the form and nature of which will relate to clients specific circumstances.
2. Compliance with international environmental standards.
3. Shareholders/owners are expected to make a significant contribution, generally 35% of total assets for going concerns and 45%-50% for start-ups, depending on the industry norms and risk profile. IDC prefers its exposure not to exceed that of the owners of the business.
4. However, the contribution of Historically Disadvantaged Individuals (HDIs) under specific circumstances may be lowered, in which case the IDC will be prepared to extend finance in excess of the owners contribution; and
5. The project/business must exhibit economic merit in terms of profitability and sustainability.
6. In case of small, medium and micro enterprises, a comprehensive plan is required.

Source: DTI, 2010

SOCIAL ENTERPRISE (ADHERES TO THE FOLLOWING PRINCIPLES)

- Places social and environmental issues and job creation of social value as its primary focus;
- Uses business principles to create, build and maintain social value.
- Has long-term strategy towards a degree of self-sustainability (with at least 50% of operating costs recovered from revenue generated through its own trading); and
- Re-invests a majority of its revenue back into the business to ensure a larger social impact.

Source: IDC, 2013

REGIONAL AGENCIES		
	<ul style="list-style-type: none"> - Aspire Development agency - Blue Crane Development Agency - Buffalo City Development Agency (inactive) - Joe Gqabi Economic Agency 	<ul style="list-style-type: none"> - Mandela Bay Development Agency - Nkonkobe Economic Development Agency - Port St. Johns Development Agency
	<ul style="list-style-type: none"> - Cape Agulhas Economic Development Agency - Central Karoo Economic Development Agency - Knysna Economic Development Agency 	<ul style="list-style-type: none"> - Mossel Bay Development Agency (inactive) - Overstrand Local Economic Development Agency
	<ul style="list-style-type: none"> - Dr Kenneth Kaunda Economic Development Agency - Moses Kotane Development Agency 	<ul style="list-style-type: none"> - Ngaka Modiri Molema Development Agency (inactive) - Taung Development Agency (inactive)
	<ul style="list-style-type: none"> - Enterprise Lembe Economic Development Agency - Hibiscus Coast Development Agency 	<ul style="list-style-type: none"> - Okhahlamba Development Agency - Umhlosinga Development Agency
	<ul style="list-style-type: none"> - Greater Tzaneen Economic Development Agency 	<ul style="list-style-type: none"> - Sekhukhune Development Agency - Waterberg Development Agency (inactive)
	<ul style="list-style-type: none"> - Fezile Dabi Development Agency (inactive) - Lejweleputswa Development Agency 	<ul style="list-style-type: none"> -Thabo Mofutsanyane Development Agency
	<ul style="list-style-type: none"> - Mbombela Development Agency (closed) - Thabo Chewu Local Economic Development Agency 	<ul style="list-style-type: none"> - Umjindi Development Agency
	<ul style="list-style-type: none"> - Metsweding Economic Development Agency - West Rand Development Agency 	<ul style="list-style-type: none"> - Northern Cape Economic Development Agency

Source: IDC, 2013

SOUTH AFRICA MICRO-FINANCE APEX FUND (SAMAF)



SUMMARY OF SAMAF PRODUCTS

1. LOANS	USAGE	MIN USAGE	MAX USAGE
1.1 DEVELOPMENT LOAN	A development loan is aimed at FSC's and MFI's for on-lending to clients (household) earning below R 1 500.00 per month for payments of tertiary fees, housing improvements and other emergency financial needs.	R480 000	R10 million
1.2 MICRO-ENTERPRISE LOAN	Micro-survivalist business generating activities with the total income of R 3 500.00 for start-up, growth and expansion of micro and small businesses.		
2. GRANTS	USAGE	MIN USAGE	MAX USAGE
2.1 FUND	To assist both MFI's and FSC's to enhance the institutional capacity, partial subsidization of operation costs, development of reporting systems, policies and procedures.	R 820 000	
2.2 SAVINGS MOBILISATION	To assist current and unregistered co-operatives, savings groups and clubs to formalize their registration with the CIPC and SAMAF and to further improve the overall operational capacity in order to grow.	R 200 000	
3. NON FINANCIAL SUPPORT	USAGE	MIN USAGE	MAX USAGE
3.1 TECHNICAL SUPPORT	To assist in the preparation of financial statements, establishment of financial systems, development of policies and continuous up skilling of FI's competencies.		

SOUTH AFRICAN MICRO-FINANCE APEX FUND (SAMAF)

FINANCIAL SERVICES CO-OPERATIVES (FSC'S)

- Minimum of 150 members
- Registration with the register of cooperatives as an FSC
- Copies of the constitution of the FSC
- Savings book with at least R 100 000 at the time of application
- Proof of registration in terms of the National Credit Act, where applicable
- Must have been operating for at least 12 months with a certified bank statement

MICRO FINANCE INSTITUTIONS (MFI'S)

- Must be a legally registered entity in terms of the laws of South Africa, with the exception of a close corporation. However, the MFI must have the same purpose and objectives as samaf
- Management must have a minimum of 12 months' experience in the micro-finance and/or SMME sector
- Proof of registration in terms of the National Credit Act, where applicable
- R 100 000 to R 500 000 loan book at the time of application
- Must have been operating for 12 months at the time of application
- Must have a fully functioning board/committee within 12 months of inception
- Must have fully functioning board of directors

SAVINGS MOBILISATION AND FORMALIZATION

- Groups and clubs that have been operating or doing savings rotation with a minimum of 30 members
- Must have been operating for at least 12 months or mobilizing shares, savings for 6 months and submit a bank and submit a certified bank statement
- Must have a savings book of R 20 000 or more at the time of application
- Must have a fully functioning board/committee within 12 months of inception

Source: SAMAF, 2013

CONTACT DETAILS

SOUTH AFRICA MICRO-FINANCE APEX FUND



77 Meintjies Street, The dti group campus, First floor, Block B, Sunnyside, 0132

Tel: 012 394 1796

Fax: 012 394 27 2796

Website: www.samaf.org.za

3. PROVINCIAL DIRECTORY FOR BUSINESS IN SOUTH AFRICA

PROVINCIAL DIRECTORIES FOR BUSINESSES			
PROVINCE	AGENCY	SERVICES	HEAD OFFICE
EASTERN CAPE			
	EASTERN CAPE DEVELOPMENT COOPERATION (ECDC)	Attract new investors and position the EC as the investment target of choice, stimulate exports, facilitate economic development, derive value from our assets, including large property portfolio, build existing businesses, facilitate start-up businesses.	Ocean Terrace Park, Moore Street, Quigney, East London. Tel: +27(0)43 704 5600 Fax: +27 (0)43 704 5700 Website: www.ecdc.co.za
FREE STATE			
	THE FREE STATE DEVELOPMENT COOPERATION (FDC)	SMME support-both financial (through loans) and non-financial support, property development and management, provide investors with comprehensive service in setting up business, providing export ready FS companies with assistance in identifying new markets and export opportunities for their products. Other services business development services include: training, mentoring and coaching, turnaround services, and market access.	FDC Head Office, 33 Kellner Street, Bloemfontein. Tel: +27(0)51 400 0800 Email: victor@fdc.co.za Website: www.fdc.co.za
GAUTENG			
	GAUTENG ECONOMIC DEVELOPMENT AGENCY (GEDA)	Investment, promote economic growth, encourage. Implement improved departmental policies, attract new investments and maximise opportunities for skills transfer and job creation.	56 Main Street, Johannesburg Tel: +27(0)11 833 8750 Fax: +27(0)11 833 8930 Email: info@geda.co.za






GAUTENG ENTERPRISE PROPELLER (GEP)	Support for SMME development, SMME support for efficiency, professionalism and sustainability, contribute towards an enabling environment for SMME growth and sustainability. Identify business opportunities and enhance business facilitation and business partnerships for and between SMME's, facilitate increased SMME participation.	6th floor, 124 Main Street, Marshalltown, Johannesburg Tel: +27(0)11 085 2001 Fax: +27(0)86 675 1329 Website: www.gep.co.za
---	--	---

KWAZULU-NATAL

	ITHALA DEVELOPMENT FINANCE COOPERATION	Provide financial resources and supportive services, plan, execute, finance and monitor the implementation of developmental projects, develop financial, social, human and physical infrastructure, promote private sector investment.	17 Isilo Drive, Umlazi Tel: +27(0)31 907 8911 Fax: +27(0)31 907 5685 Website: www.ithala.co.za
	TRADE & INVESTMENT KWAZULU-NATAL (TIKZN)	Facilitate joint ventures and business linkages between small and big business, provision of information to investors and traders, assist foreign direct investment in the province with services such as incentives, suitable premises.	Trade & investment House, Kingsmead Office Park, Kingsmead Boulevard, Stalwart Simelane Street, Durban Tel: +27(0)31 368 9600 Fax: +27(0)31 368 5888 Website: www.tikzn.co.za

LIMPOPO

	THE LIMPOPO BUSINESS SUPPORT AGENCY (LIBSA)	SMME development, providing and enabling environment for business development among special groups (women, youth and disabled), build strong business network among the enterprise, industry experts and government, ensure long term sustainable enterprises post incubation.	6 Platinum Street, Ladine, Polokwane, Tel: +27(0)15 287 3000 Fax: +27(0)15 297 6732 Website: www.libsa.co.za
	LIMPOPO ECONOMIC DEVELOPMENT ENTERPRISE	Enterprise development, housing finance and assistance, mining, public transport, investment and other projects.	Enterprise Development House, Main Road, Lebowakgomo Tel: +27(0)15 633 4700 Fax: +27(0)15 633 4854 Website: www.limdev.co.za

	<p>TRADE AND INVESTMENT LIMPOPO</p>	<p>One stop service to support and facilitate investment and expansion into South Africa, African and other international markets.</p>	<p>130A Marshall Stret, Polokwane, Limpopo Province Tel: +27(0)15 295 5171, +27(0)15 295 5197, Website: www.til.co.za</p>
<p>MPUMALANGA</p>			
	<p>MPUMALANGA ECONOMIC GROWTH AGENCY</p>	<p>Loan, funding through long term loans of between R10 000 and R1 million, bridging finance, linked to an existing contract, facilitation of mentorship to funded enterprises, development of cooperatives, development of strategic partnerships with e.g. the IDC, Seda, and the Unsobomvu Youth Fund.</p>	<p>33 Van Rensburg Street, Nelspruit Tel: +27(0)13 752 2440 Fax: 752 2468 Website: www.mega.gov.za</p>

SMALL ENTERPRISE FINANCE AGENCY (SEFA)



FUNDING FROM SMALL ENTERPRISE FINANCE AGENCY (SEFA)			
FUND	ADDRESS	CONTACT DETAILS	EMAIL WEBSITE
ANGLO KHULA MINING FUND	44 Main Street, Johannesburg, 2001	(011) 638 3716 (011) 638 5321	
ENABLIS KHULA LOAN FUND AND KHULA ENABLIS ACCELERATION FUND	217 Nupen Crescent, Palm Office Park, Unit 1-003, HalfWay House, Midrand	(079) 893 5664	Darryl.Rose@enablis.org ORGANIZATION CLOSED
IDF MANAGERS	Ground Floor Turner and Townsend House, 21 Fricker Road (entrance on Chaplin Road), Illovo, 2196	(011) 772 7900	info@idf.co.za
KHULA-AKWANDZE FUND	Tsb Sugar Mill, Mhlali Farm, Malelane	(074) 538 2526 (013) 791 1470	ArmitageR@tsb.co.za NOTE: Khula-Akwandze Fund only serves black sugarcane farmers in Mpumalanga and Pongola
SMALL BUSINESS GROWTH FUND	Sisonke Fund Managers & Mentors, 2 Ward Street, Western Extension, Benoni	(011) 421 9526 (082) 901 9526	neill@sisonkefund.co.za NOTE: The Fund is currently in suspension until further notice, clients may contact sefa's offices for assistance ORGANIZATION CLOSED
UTHO CAPITAL FUND MANAGERS (PTY)LTD	Lillipark Office Park, Progress House, 354 Rivonia Boulevard, Rivonia, 2128	(011) 234 1370 (082) 376 4979	www.utho.co.za

Source: SEFA, 2013

PROVINCIAL DIRECTORY: SMALL ENTERPRISE FINANCE AGENCY (SEFA)			
REGIONAL OFFICE CONTACT LIST			
REGION	PHYSICAL ADDRESS	REGIONAL AND PROVINCIAL MANAGERS	TELEPHONE AND FAX NUMBER
FREE STATE	Mimosa Mall, 1st floor, Office 3, 131 Keller Street, Brandwag, Bloemfontein	GODFREY KATSANA (082) 562 9877 TEFO LEKUTLE (071) 604 9048	TEL: (051) 444 1040 FAX: (051) 444 1042
KWA-ZULU NATAL	The Atrium, Smart Xchange Building, 5 Walnut Road, Durban	TEMLAKAZI KOALI (073) 070 7145 THANDLA MADLA	TEL: (012)441 0480 FAX: (031) 301 1922
GAUTENG (SOUTH WESTERN)	33 Hoofd Street, Braampark office, No L3-01, Braamfontein, Johannesburg, 2000	TSHOLOFELO MOEMI (011) 403 1372 TSHOLOFELO MOLEBALOA	TEL: (021) 418 0126 TEL: (021) 418 0128 FAX: (0860) 605 8672

REGIONAL OFFICE CONTACT LIST CONT.			
REGION	PHYSICAL ADDRESS	REGIONAL AND PROVINCIAL MANAGERS	TELEPHONE AND FAX NUMBER
GAUTENG (NORTH EASTERN)	4TH Floor, Block C, Old Mutual Building, 536 Schoeman Street, Tshwane	OSCAR MOLEFE (083) 252 443	TEL: (012)441 0480 FAX: (012) 341 0204
WESTERN CAPE	2 Long Street, 9th floor, FNB Building 8001, Cape Town	ERROL GARDNER (083) 303 0544	TEL: (021) 418 0126 TEL: (021) 418 0128 FAX: (021) 421 9934
WESTERN CAPE	12th Floor, Main Tower, Standard Bank Centre, 2 Heerengracht, Cape Town,	MARK ALARD (071) 605 6826	TEL: (0)41363 2570 FAX: (021) 425 6776
EASTERN CAPE (WESTERN DISTRICTS)	Block 3, Sanlam Park, 2nd Ave, Newton Park, Port Elizabeth	LUTHANDO YIBE (082) 553 1572	TEL: (041) 363 2570 FAX: (041) 363 2571
EASTERN CAPE (EASTERN DISTRICTS)	Block 3, Sanlam Park, 2nd Ave, Newton Park, Port Elizabeth	MIHLALI SIMUKONDA (082) 928 2107	TEL: (043) 721 1510 FAX: (043) 721 2447
NORTHERN CAPE	72 Long St, Business Partners Building, Kimberley	HOPE JABBIE (073) 103 4208 TEFO LEKUTLE (071) 604 9048	TEL: (053) 832 2275 FAX: (053) 832 9585
MPUMALANGA	Suite No 5, Alcrest Building, Cnr MacAdams & Rothery Streets, Nelspruit.	IVAN MATHEBULA (073) 164 6881 SABELO MAMBA	TEL: (013) 755 2370 FAX: (013) 755 2986
LIMPOPO	Suite 4, Biccadd Park, 43 Biccadd Street, Polokwane.	(015) 294 0900 NNDWAMATO MASHAMBA (ACTING) JONAS RAMAOKA	FAX: (015) 297 0158
NORTH WEST	32b Heystek St, Sunetco Building, Rustenburg	KAHISHO MAJINJA (084) 514 5381	TEL: (014) 592 6391 FAX: (014) 592 6385
NORTH WEST	Cnr University Drive and Provident Street Office no 229, 2nd Floor, NWDC Building, Mmabatho, 2790	SEKWANE MOLOELE	TEL: (018) 384 0766 FAX: (018) 384 1963

3.1. DEPARTMENT OF AGRICULTURE, FORESTRY & FISHERIES



MICRO-AGRICULTURAL FINANCIAL INSTITUTE OF SOUTH AFRICA (MAFISA)									
ROLE OF MAFISA	Developed as a micro and retail agricultural financial scheme for economically active poor people. MAFISA will allow access to financial services through selected financial institutions on an affordable and sustainable basis								
PRODUCTS AND SERVICES	<table border="1"> <tr> <td>1. Loans to target groups, individual farmers and other groups</td> <td>2. Savings and banking facilities at approved financial institutions</td> </tr> </table>	1. Loans to target groups, individual farmers and other groups	2. Savings and banking facilities at approved financial institutions						
1. Loans to target groups, individual farmers and other groups	2. Savings and banking facilities at approved financial institutions								
PURPOSE	<table border="1"> <tr> <td>1. Production inputs (e.g. fertilisers, seeds, pesticides, etc),</td> <td>3. Small-scale irrigation systems,</td> </tr> <tr> <td>2. Livestock,</td> <td>4. Small-scale farming equipment and implementers (e.g. spades, forks, machinery, etc.)</td> </tr> </table>	1. Production inputs (e.g. fertilisers, seeds, pesticides, etc),	3. Small-scale irrigation systems,	2. Livestock,	4. Small-scale farming equipment and implementers (e.g. spades, forks, machinery, etc.)				
1. Production inputs (e.g. fertilisers, seeds, pesticides, etc),	3. Small-scale irrigation systems,								
2. Livestock,	4. Small-scale farming equipment and implementers (e.g. spades, forks, machinery, etc.)								
WHO MAY APPLY	<table border="1"> <tr> <td>1. Small and emerging farmers owning land</td> <td>5. Small landholders</td> </tr> <tr> <td>2. Land reform and agrarian beneficiaries</td> <td>6. Self-help organisations such as cooperatives</td> </tr> <tr> <td>3. Farmers on commercial land in transitional stage from subsistence to emerging farmers</td> <td>7. Small agribusinesses</td> </tr> <tr> <td>4. Women and youth</td> <td></td> </tr> </table>	1. Small and emerging farmers owning land	5. Small landholders	2. Land reform and agrarian beneficiaries	6. Self-help organisations such as cooperatives	3. Farmers on commercial land in transitional stage from subsistence to emerging farmers	7. Small agribusinesses	4. Women and youth	
1. Small and emerging farmers owning land	5. Small landholders								
2. Land reform and agrarian beneficiaries	6. Self-help organisations such as cooperatives								
3. Farmers on commercial land in transitional stage from subsistence to emerging farmers	7. Small agribusinesses								
4. Women and youth									
HOW TO APPLY	Contact local extension office the local land bank branch, the post office, the provincial development office, the provincial development financial institution in a cooperative								
TERMS & CONDITIONS	<table border="1"> <tr> <td>1. When money is borrowed from MAFISA it has to be repaid according to the agreed terms and conditions as in the case of any loan</td> <td>2. Any own contribution will be to the borrowers benefit</td> </tr> </table>	1. When money is borrowed from MAFISA it has to be repaid according to the agreed terms and conditions as in the case of any loan	2. Any own contribution will be to the borrowers benefit						
1. When money is borrowed from MAFISA it has to be repaid according to the agreed terms and conditions as in the case of any loan	2. Any own contribution will be to the borrowers benefit								
CONTACT DETAILS	Agricultural Finance and Cooperative Development, Department of Agriculture, Private Bag X250, Pretoria. Tel: (012) 319 7295 Fax: (012) 319 7275 Email: SecSMFSCD@nda.agri.za.								

Source: DTI, 2013

3.2 THE PRESIDENCY NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)



LOANS

MICRO LOANS	SME FUNDING
The aim of the product is to promote entrepreneurship among young people. It provides funding to the youth so that they can start a new business or grow an existing one. The micro-finance loan is divided into 8 different products where finance is structured according to the amount requested, affordability indicators, and the type of finance required; that is, asset finance, working capital finance or contract-based finance. The terms are then tailored around the individuals requirements.	This provides finance ranging from R100 000 To R5 million to expand, buy into or buy out existing business or start businesses which allow significant economic benefits to accrue to youth. Finance is provided directly and through intermediaries, the SME fund, the UYF-FNB Progress Fund and Masisizane Womens Enterprise Fund.

QUALIFYING CRITERIA

To apply for a micro loan, you must be a black South African aged 18-35, who is or plans to be involved in the running of the business. You must supply proof of residential address, your id and you will be required to undergo a credit check. You must also provide an application form and a business plan, and be able to show that your new or existing business will be able to repay the loan.	1. Youth must hold greater than 26% of the shares in the company.
	2. The applicant must be a previously disadvantaged south African youth.
	3. The applicant must demonstrate commitment to the venture.
	4. The venture must be economically viable.

APPLICATION PROCEDURE

Complete on the Agency's website, once completed, contact your nearest NYDA branch for further assistance. The loan officers at the branches can also assist you concerning the necessary application criteria.	To apply for a loan, please complete a business plan according to the NYDA's Business Plan Guideline and submit it to your nearest NYDA office.
---	---

CONTACT DETAILS (NATIONAL CALL CENTRE)

Tel: 086 009 6884 | Fax: 086 606 6563 | Website: www.nyda.gov.za

NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)

SUMMARY OF THE FUNDING

1. SME funding maximum loan given is R350 000 towards purchasing equipment or stock for business.
2. Micro-finance-loans ranging from R1 000 to R100 000

www.nyda.gov.za

PROVINCIAL DIRECTORY: NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)

OFFICES	PHYSICAL ADDRESS	POSTAL ADDRESS	CONTACT DETAILS
HEAD OFFICE	11 Broadwalk Avenue Off Church Street Halfway House 1683	P.O. BOX 982 HALFWAY HOUSE, 1685	www.nyda.gov.za

EASTERN CAPE

EAST LONDON FULL SERVICE BRANCH	31 Malcomess Park, Cnr St Georges & Gately Street, Spar Complex, Southernwood, 5201		(043) 704 4600
PORT ELIZABETH FULL SERVICE BRANCH	Kwantu Towers, Ground floor, Govern Mbeki Avenue, Market Square, Port Elizabeth, 6056		(041) 503 9100

FREE STATE

BLOEMFONTEIN FULL SERVICE BRANCH	GF Shop 125, Sanlam Plaza, Cnr Maitland and East Burger Street, Bloemfontein, 9301		
---	--	--	--

GAUTENG

JOHANNESBURG FULL SERVICE BRANCH	17 Diagonal Street, Old JSE Building, Ground Floor, Newtown, Johannesburg, 2001		(011) 834 7660
TSHWANE FULL SERVICE BRANCH	429 Shoburg Building, Church Street, Pretoria, 0001	P.O. Box 982 Halfway House, 1685	(012) 322 1375
MAPONYA MALL THUSONG CENTRE -FULL SERVICE BRANCH	2127 Old Potchefstroom Road, Klipspruit, Soweto, 1809		(011) 938 4101

KWAZULU NATAL

DURBAN FULL SERVICE BRANCH	Ground Floor, Smart Exchange Building, 5 Walnut Road, Durban, 4001		(031) 327 9900 / 9904
-----------------------------------	--	--	-----------------------

LIMPOPO

POLOKWANE FULL SERVICE BRANCH	60 Schoeman Street, Shop 10, Crescent Building, Polokwane, 0699		(015) 294 0800
--------------------------------------	---	--	----------------

MPUMALANGA

NELSPRUIT FULL SERVICE BRANCH	Nedbank Centre, Shop No. 8, 30 Brown Street, Nelspruit, 1200	(013) 752 4628
SECUNDA FULL SERVICE BRANCH	Shop no 2, Game Park Centre, Horwood Street, Secunda, 2302	P.O. Box 7068, Secunda, 2302 (017) 631 9500 / 9501
EMALAHLENI FULL SERVICE BRANCH	Office no. 22 & 23, ePH Medical Centre (old Cosmos Building), Ground Floor, Cnr Mandela & Hofmeyr Street, Witbank, 1035	(013) 656 6534 / 5

NORTHERN CAPE

KIMBERLEY FULL SERVICE BRANCH	Old Telkom Building, 64-70 De Toit Span Building, Kimberley, 8300	(053) 807 1022
--------------------------------------	---	----------------

NORTH WEST

RUSTENBURG FULL SERVICE BRANCH	Sanlam Centre, Shop No 1 and 4, 43-45 Boom Street, Rustenburg, 0299	(014) 591 9600
---------------------------------------	---	----------------

WESTERN CAPE

Cape Town Full Service Branch	Shop P 18a Piazza (Landmarks: African Bank & Sanlam), Golden Acre, Adderley Street, CT	(021) 415 2040
--------------------------------------	--	----------------

THE CO-OPERATIVE INCENTIVE SCHEME

NON-FINANCIAL SUPPORT FROM THE CO-OPERATIVE INCENTIVE SCHEME (CIS)

SUMMARY

Maximum amount of R350 000. The Co-operative Incentive Scheme (CIS) is a 90:10 matching cash grant.

BANK FINANCE

FOUR MAJOR BANKS IN SOUTH AFRICA: FINANCING FROM THE MAJOR BANKS IN SOUTH AFRICA

BANK	SUMMARY OF AVAILABLE FUNDING	CONTACT DETAILS
ABSA		www.absa.co.za
STANDARD BANK		www.standardbank.co.za
FIRST NATIONAL BANK		www.fnb.co.za
NEDBANK		www.nedbank.co.za

ABSA:NON-FINANCIAL SUPPORT FROM ABSA ENTERPRISE DEVELOPMENT CENTRES

SUMMARY OF NON-FINANCIAL SUPPORT

At the ABSA Enterprise Development Centres you can access the following services:

- Access to finance
- Business advisory service
- Training and capacity building

DEVELOPMENT BANK SOUTH AFRICA: NON-FINANCIAL SUPPORT FROM THE DEVELOPMENT BANK SOUTH AFRICA (DBSA)

SUMMARY OF SUPPORT

At the Development Bank of South Africa, you can access the following services:



- Development information
- Research, analysis and advice
- Technical assistance
- Research and evaluation

www.dbsa.org.za

SOUTH AFRICAN REVENUE SERVICES: NON-FINANCIAL SUPPORT FROM SOUTH AFRICAN REVENUE SERVICES (SARS)

SUMMARY OF SUPPORT

At SARS, you can access the following services:



- Income tax registration
- Tax clearance certificate

www.sars.co.za

MARAGANG FINANCIAL SERVICES - PHONE DISCONNECTED

TARGET MARKET



1. Females between 19-70 years old who are unable to secure loans from the formal financial sector, due to a lack of acceptable collateral.
2. LSM (Living Standards Measure) 1-5
3. The majority of clients are women and approximately 80% are rural based and breadwinners in their households with an average household size of approximately 7.5 persons.
4. Clients are mainly involved in retail trade, service based business and small-scale manufacturing at survivalist level.

1. GROUP LOANS - PRODUCTS

1. Marang offers group enterprise loans using the using the solidarity/group lending methodology.
2. Loans are offered to groups of between 5 and 8 members, who meet the requirements.
3. Loan sizes range from R 500to R10 000

QUALIFYING CRITERIA

As groups are formed mainly for the purpose of obtaining a loan, Marang requires that they are made up of people who know each other well, live close to one another and trust each other and believe in each other's business.

2. INDIVIDUAL LOANS - PRODUCTS

The individual loan product targets both graduates of the group lending programme as well as new micro and small entrepreneurs. Both women and men qualify under this loan product.

QUALIFYING CRITERIA

1. An enterprise loan can bet taken over a period of 4 to 9 months.
2. Owner/manager of a small-scale and micro enterprise.
3. South African citizen aged 21 years of age and above.
4. Holder of the South African national identity card.
5. Has operated the enterprise for at least 24 months.

CONTACT DETAILS

Head Office - 6th Floor, Odendaal Building, 320 Pretorius Street, Pretoria
Tel: 012 320 1745 | **Fax:** 012 320 6986
Email: rowan@marang.co.za | **Website:** www.marang.co.za

Source: DTI, 2010

4. INCUBATION PROGRAMMES









INSTITUTE	SERVICES	ADDRESS / CONTACT DETAILS
BLACK UMBRELLA	<p>Members of the Black Umbrella receive the following services:</p> <ul style="list-style-type: none"> - Secure, comfortable, professional and work friendly space - Network of businesses - Internet access computers - An on hand Project Manager for planning advice - Access to credit facilities and assistance to credit 	<p>CAPE TOWN HEAD OFFICE 38 Lower Church Street Woodstock, 7925 Tel: (021) 447 1414 / 1416 / 4799 Fax: 021 447 5658</p> <p>JOHANNESBURG OFFICE 1st Floor, 296 Rivonia Road, Rivonia Tel: (010) 590 5555 Website: blackumbrellas.org</p>
	<p>Supports start-up growth of SMEs in the downstream chemical industry</p>	<p>Located in the Eastern Cape Town, but operates nationally. Tel: 041 503 6700 Fax: 041 503 6712 Website: www.chemin.co.za</p>
	<p>Nurtures entrepreneurial life-sciences and biotechnology ventures.</p> <ul style="list-style-type: none"> - Helps start-ups to survive and grow 	<p>Located in Modderfontein, Gauteng Province. Tel: 011 605 2941 Fax: 011 605 2943 Website: www.egolibio.co.za</p>
	<p>Focuses on training, skills development and incubation of small enterprises in the aluminium casting industry.</p>	<p>Located in Richards Bay and KwaZulu-Natal province Tel: 035 797 1500 Fax: 035 797 3050</p>
	<p>Training, skills development and business incubation support to potential entrepreneurs and small enterprises involved in furniture manufacturing.</p>	<p>Branches in Cape Town, Durban, Johannesburg, George, Mthatha, Umzimkhulu and White River. Tel: 021 510 0088 Fax: 021 511 1349 Website: www.furntech.co.za</p>




	LEPHARO	Centre provides training, mentoring and coaching and variety of other business development support services to entrepreneurs.	Located in Ekurhuleni, Gauteng. Tel: 011 812 9746 Fax: 011 307 5024 Website: www.stp.org.za/centres/ekurhuleni.html
	MPUMALANGA AGRI-SKILLS INCUBATOR (MASI) NUMBER NOT IN SERVICE.	Supports sustainable agricultural empowerment, development and entrepreneurship of primary previously disadvantaged individuals and communities.	Mpumalanga Tel: 013 751 1144 Fax: 013 755 4028 Website: masdt.co.za
	MPUMALANGA STAINLESS INITIATIVE (MSI)	Assist emerging entrepreneurship, provide technical skills, train and develop business skills and marketing for beneficiation of Stainless Steel.	Middelburg Tel: 013 246 1528 Fax: 013 246 1641 Website: www.mptainless.co.za
ORGANISATION CLOSED	NELSON MANDELA BAY INCUBATOR	Aims to create successful ICT enterprises in the Eastern Cape. Support includes; business mentorship, physical infrastructure, industry and investor networking.	Eastern Cape Tel: 041 582 3590/1/2/3 Fax: 041 582 3595 Website: snbiciti.co.za
	SEDA AGRICULTURE, MINING AND TOOLING INCUBATOR (SAMTI)	SAMI focuses on tooling for the agricultural and mining sectors.	Based in Bloemfontein Tel: 051 507 3592 Tel: 051 507 3670 Fax: 051 507 3483 Email: info@samti.co.za Website: www.samti.co.za
	SEDA AUTOMOTIVE TECHNOLOGY CENTRE	Support start-ups whose ultimate objective is to develop technology-influenced products or services for the automotive industry. It also provides technical, business development support to entrepreneurs and small enterprises.	Partners with the Tshwane University of Technology and CSIR Tel: 012 564 5592 Fax: 086 607 2832 Website: www.satec.co.za
	SEDA CONSTRUCTION INCUBATOR	Business support services, office infrastructure and other resources to eligible business in the construction sector. Services include: business mentorship, physical infrastructure, industry and investor networking.	Based in KwaZulu-Natal, Durban. Tel: 012 808 3061 Fax: 808 1630 Website: www.seobi.co.za
	SEDA LIMPOPO JEWELLERY INCUBATOR	Develops entrepreneurial jewellers in the Limpopo Province.	Polokwane based. Tel: 015 293 0214 Fax: 015 293 0214 Email: productions@ljc.co.za W: www.limpopojewellery.co.za

	INSTITUTE	SERVICES	ADDRESS / CONTACT DETAILS
	SEDA MAPHURA- MAKHURA INCUBATOR	Provides training and technology demonstration incubator which trains local farmers in planting of sunflower and soya beans for the production of biodiesel.	Marble Hall, Limpopo Tel: 013 268 9324 Fax: 013 268 9320 Website: www.biodiselmmi.co.za
	SEDA PLATINUM INCUBATOR (SPI)	SPI is a platinum beneficiation and jewellery training and manufacturing incubator. The centre aims to advance skills in the beneficiation of platinum group metals.	Rustenburg, North West Province Tel: 014 597 0736 Fax: 086 697 3800 Website: www.spi.org.za
ORGANISATION CLOSED	SEDA SUGAR CANE INCUBATOR	For previously disadvantaged entrepreneurs.	Nelspruit, Mpumalanga Province Tel: 083 305 4815 Fax: 086 4815 W: www.stp.org.za/centres/sesuci.html
	SEDA TECHNOLOGY PROGRAMME (STP)	Technology and business development support for small businesses.	27 Technology Business Centres around the country. Tel: 012 441 1356 Fax: 012 441 2356 Email: cwiyeth@seda.org.za
	SOFTSTART BUSINESS AND TECHNOLOGY INCUBATOR	Mentoring and support for ICT entrepreneurs to grow and sustain business by offering innovative products and services.	SBTI is based in Midrand, Gauteng Province. Tel: 011 695 4800 Fax: 011 695 4811 Website: www.sbti.co.za
ORGANISATION CLOSED	SOSHANGUVE MANUFACTURING DEMONSTRATION CENTRE (SMTDC)	To demonstrate small-scale manufacturing machinery and equipment, to train entrepreneurs to operate and maintain the technologies and to establish new small-scale manufacturing and services ventures.	Soshanguve, Gauteng Province Tel: 078 808 9015 Fax: 011 793 0010 Website: www.smdtc.co.za
	TIMBALI TECHNOLOGY INCUBATOR	Aims to create a centre for the establishment and support of emerging farmers in the cut flower market. The centre provides technical, business as well as marketing and other business development support services for entrepreneurs to grow and develop their floriculture businesses.	It is based in Nelspruit, Mpumalanga Province. Tel: 013 752 4247 Fax: 013 752 5954 Website: www.timbale.co.za
	ZENZELE TECHNOLOGY DEMONSTRATION CENTRE	Provides technical support to small-scale mining and support to small-scale mining and mineral-related enterprises with the aim of nurturing them and accelerating growth, skills development.	Randburg, Gauteng Province with satellite offices in the Northern Cape Province. Tel: 011 709 4674 Fax: 011 709 4625

5. UPDATED INCUBATION PROGRAMMES

	INSTITUTE	SERVICES	ADDRESS / CONTACT DETAILS
	AWETHU	SMME investment company in South Africa with programmes designed to support anything from a spaza shop owners to black industrialists.	Constitution Hill Precinct 11 Kotze Street, Braamfontein Tel: 011 024 1606 Email: info@awethuproject.co.za
	BRANSON CENTRE	Focus is on providing aspiring entrepreneurs who have started a business with the skills, opportunities and inspiration they need to succeed.	1st floor, Mvelelo House 19 Melle Street, Braamfontein Tel: 011 403 0622 Email: info@bransoncentre.org
	BIZQUBE	Passionate about using our program to help individuals turn their science and technology related ideas into a business.	E: Marlize.lombard@bizque.co.za T: 083 273 3513
	ENTERPRISE SA	Online business advice on how to start, grow and run your business.	Website: www.enterprisesa.com
	JOZI HUB	Co-working space and incubator for entrepreneurs in the tech and social field.	44 Stanley Ave, Milpark Email: Info@jozihub.org
	IGNITOR	Sponsored accelerator program for technology startups.	Email: paul@ignitor.co.za Tel: 073 954 1346 Website: www.ignitor.co.za
	PICK N PAY ENTERPRISE DEVELOPMENT FUND OR THE ACKERMAN PICK N PAY FOUNDATION	Supports co-operatives or companies with products or services to supply to Pick n Pay. Also support provided to NGO's that focus on sustainable job creation or income generation projects.	For Pick n Pay enterprise Development support: Tel: 021 658 1561 For the Ackerman Pick n Pay Foundation: Email: hcloete@pnp.co.za
	RAYMOND ACKERMAN ACADEMY	A post-matric level academy that offers an inspiring and innovative six month, full time programme in entrepreneurial development.	Situated at the University of Johannesburg Soweto campus W: www.ackermanacademy.co.za
	RED BULL AMAPHIKO	Supports grassroots social entrepreneurs making a positive difference in their community.	W: www.amaphiko.redbull.com

	INSTITUTE	SERVICES	ADDRESS / CONTACT DETAILS
	RICHARD MAPONYA INSTITUTE	Premier institute for technical skills, business administration, and entrepreneurship development.	T: 011 974 9308 E: Sam.tsimam@cometsa-goc.com
	SA BUSINESS HUB	Online portal with courses on how to start your own business.	Website: www.sabusinesshub.co.za
	SPARK INTERNATIONAL	Finds and supports start up entrepreneurs changing lives.	Apply for the accelerator program on: Website: www.sparkinternational.org/spark-south-africa/ Tel: 081 338 6398
	START ME	South African crowdfunding platform helping entrepreneurs access funding for their businesses.	Website: www.startme.co.za
	STANDARD BANK INCUBATOR	Entrepreneurs have access to free space with wifi, located in Rosebank on Cradock Street.	
	THE HOOKUP DINNER	It gives startups from across the country a platform from which to connect, engage and contribute to each other's success, while also providing entrepreneurs with a valuable interface to corporate South Africa.	W: www.thehookupdinner.com
	THE INNOVATION HUB	Business support and development provided for entrepreneurs in the tech industry.	The Innovation Centre, Mark Shuttleworth Street at The Innovation Hub, Pretoria SA Tel: 012 844 000
	TRASNET HUB	Business development, financial and procurement Advisory services support.	Email: edhub@transnet.net Tel: 011 308 1423
	GIBS ENTERPRISE DEVELOPMENT ACADEMY	The GIBS Enterprise Development Academy will deliver practical business education and leadership training by leading faculty and industry specialists to entrepreneurs. This will be followed by a comprehensive structure of support services, ensuring that the academic learning is applied to the business environment and impact is achieved. Objectives of the Academy: <ol style="list-style-type: none">1. To provide high quality business and leadership education, and support services for small businesses2. Promote revenue growth, job creation and increased profitability3. To develop practical and relevant material and tools to support entrepreneurial learning	26 Melville Road, Illovo, Johannesburg W: gibs.co.za/centres/centres/enterprise-development-academy.aspx Tel: (011) 771 4000 Email: info@gibs.co.za

	AFRIKA TIKKUN	One of the nine central challenges identified by the National Development Plan is that too few people work, youth unemployment statistics currently sit at 38%. Skills and enterprise development is critical in preparing the youth for career and entrepreneurial opportunities that will help break the cycle of poverty.	Johannesburg Office Ground Floor, Eastwood, Building 57, 6th Road Hyde Park Tel: 011 325 5914 Email: info@afrikatikkun.org Cape Town Office Block A, 2nd Floor Longkloof Studios, Darters Road, Gardens, Cape Town, 8000 Tel: 021 276 0424 Email: infoct@afrikatikkun.org
	RIVERSANDS INCUBATION HUB	The Hub's incubation programme nurtures small and micro enterprises (SMEs) – principally, but not exclusively from Diepsloot – by mentoring and supporting them to become fully-fledged, formal businesses. Emphasis is on SMEs which fulfil a real corporate or business market demand. A number of B-BBEE benefits will accrue to corporates participating in the Hub. The goal is to attract SMEs that will provide goods and services at quality and price levels that make them an asset to any company supply chain.	Email: info@riversandsihub.co.za Web: www.riversandsihub.co.za
	THE HOPE FACTORY	Ultimate aim at The Hope Factory is to develop, equip and support previously disadvantaged South Africans to establish and grow their businesses. Through our model, we take the "bottom rung of the ladder" grassroots entrepreneur and potential entrepreneur through a series of phases. The Hope Factory is acting as an Enterprise Development enabler and hence is just a conduit to the ultimate enterprise development beneficiaries.	Johannesburg Chenai Kadungure Tel: 011 479 0601 E: chenaik@thehopefactory.co.za Port Elizabeth: Bernadette Koert Tel: 041 484 7400 E: bernadettek@thehopefactory.co.za W: www.thehopefactory.co.za/default.asp



INSTITUTE	SERVICES	ADDRESS / CONTACT DETAILS
<p>SABEF</p>	<p>Preferential Procurement and Enterprise Development are two significant cornerstones of SABEF’s strategy to build capacity in small businesses and facilitate sustainable economic opportunities and provide holistic business education and information.</p> <p>SABEF brings focus on the empowerment and development of SMMEs in South Africa’s communities that are remote from economic prospects. It promotes their business concepts, products and services for funding and capacity building opportunities.</p>	<p>Johannesburg Physical Address: Heerengracht’s Building, SABEF 6th Floor, 87 De Korte Street, Braamfontein, Johannesburg, 2001 Tel: 011 053 7091 Fax: 086 236 7559 Email: info@sabef.org.za Website: www.sabef.org.za</p>
<p>SOPHIATOWN GREEN INCUBATOR</p>	<p>Our incubator is a free to join space that provides business acceleration, mentoring and coaching for entrepreneurs with a commitment to sustainability. We don’t ask for a stake in your business, a monthly fee or a share of your success, our aim is simply to help grow South Africa’s underdeveloped green economy. If you have the desire and drive to succeed in business, as well as a commitment to sustainability and socio-economic development, then we want you to join us.</p>	<p>E: info@green.sophiatown.net T: 011 673 1271 W: www.green.sophiatown.net</p>



31 Quinn Street, Newtown
Johannesburg
South Africa
2000

Phone: +27 (0)11 833 0161

Fax: +27 (0)11 832 3085

www.spii.org.za

For a complete list of SPII's partners, please visit www.spii.org.za