

FOREWORD BY THE DEPUTY MINISTER

The small micro and medium enterprise (SMME) sector remains one of the key policy focus areas of the South African government since the advent of democracy in 1994. All over the world small businesses are seen as important actors in economic development, job creation and equity. While the government has made significant strides in small business development specifically in facilitating access to information and advice, the small business strategy (2005-2014) published by the Department of Trade and Industry (**the dti**), emphasises limited co-ordination on SMME support programmes as one of the shortfalls on SMME development in the country.

Across the country, a broad range of support programmes targeted at small businesses are provided by different government departments and institutions as well as the private sector. However, the level of utilisation of these support programmes by the small businesses was not as anticipated. This results in small businesses not benefiting as much as they could from available support. One of the main reasons why this is so is that, despite concerted efforts by various support agencies to communicate their offerings to small businesses, there is lack of a single source of information of all available support programmes and on how to access them.

This National SMME Directory is developed with the intention to strengthen integration of SMME support programmes offered by government, private sector and donor institutions. It is yet another initiative by **the dti**, to improve the country's small business support environment. It is hoped that with this important resource at their disposal, small businesses will take advantage of the vast array of support programmes designed for their benefit to improve the operation and success of their enterprises. As support programmes evolve, with new programmes emerging and some closing, the Directory will similarly be revised annually in order to capture and present the most up-to-date information.

It gives me great pleasure, on behalf of **the dti**, to offer this important resource to the country's small businesses. We encourage each user, be it small business, a business organization, a small business support agency, and many others, to spread the word about the Directory and to encourage its use as widely as possible. This will ensure widespread utilisation of this important information tool.



MARIA NTULI, MP

DEPUTY MINISTER OF TRADE AND INDUSTRY

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The South African government attaches a high level of importance to small business development as a means to contribute to national economic growth and development and job creation. The Government has established a number of national, provincial and local level institutions and programmes to support small businesses across the country. However, experience shows that in some instances these programmes are not fully utilised by small businesses.

One of the reasons that this is the case is that there is lack of information that is easily accessible to small businesses about these programmes - what they are, how they work, who qualifies to use them, what procedures are to be followed to get assistance and how to contact the institutions implementing the programmes. This Directory has been compiled in order to close this information gap. It is intended as a quick reference guide on programmes of various kinds available throughout the country.

The Directory covers programmes offered by national, provincial and local government and their institutions and those offered by other role players such as donors and large corporations. The Directory is organised according to programme, rather than the institution that offers it. As an example, if the reader is looking for financing programmes, he or she will find these under the 'finance' section of the Directory, rather than under a particular institution. Where applicable, programmes are arranged by level (e.g. national and provincial) and then by whether it is a general programme (that is, one open to all small businesses) or one targeting a specific group such as youth and women.

Each programme is described as much as possible in order to give the reader as clear a sense as possible as to the nature of the programme, its target group, its geographical coverage, qualifying criteria, application procedure and contact details. However, only what is considered key information is given, in order to avoid the Directory becoming too voluminous. Also, it was not possible to provide the desired amount of detail in all cases, due to the limited nature of publicly available information on some programmes.

While every attempt has been made to cover as many programmes as possible, it is accepted that some programmes may have been left out. It is the intention of **the dti** to update this Directory on an annual basis. Users are therefore requested to forward information they may have on programmes not covered in this first edition of the Directory to **contactus@thedti.gov.za** for inclusion in the next edition. We also invite users to feel free to give us any feedback they may have on how the future editions of this Directory may be improved.

HOW THE DIRECTORY IS STRUCTURED

The Directory is arranged according to small business support programme, not according to the institution offering the programme. So, if you are looking for a programme on incubation, for example, look under the section headed 'incubation'. All incubation programmes will be covered under this section regardless of whether they are offered by a government small business support agency, a private sector company or a donor.

In cases where different support programmes are available nationally and provincially, and for different target groups such as women and youth but under the same category of support, the Directory is presented as follows:

Support programme area:	(for example, Finance).
National support programmes:	Here national programmes will be presented.
Provincial programmes:	Here provincial programmes, e.g. those offered by a provincial support agency such as Gauteng Enterprise Propeller in Gauteng, will be presented.
Women's programmes:	Here programmes targeting women, under the Finance category, will be presented.
Youth programmes:	Here programmes targeting youth, under the Finance category, will be presented.

The above arrangement does not apply to all programmes covered in the Directory as some programmes are offered by the same institution at national, provincial and local level and cover all target groups. In that case, no specific mention is made of whether the programme is national or provincial but national and provincial contact details are given.

KEY NATIONAL SMALL BUSINESS AGENCIES

The South African Government has a number of institutions and programmes for small business development nationally. The government's main national institutions for small business development are listed below. Their small business support programmes are presented in detail in the body of the Directory.

KHULA ENTERPRISE FINANCE LIMITED

Khula Enterprise Finance Ltd, an agency of the Department of Trade and Industry (**the dti**) is a wholesale finance institution which operates across the public and private sectors through a network of channels to supply funding to small business.

Khula operates through a network of financial intermediaries across the country. Its channels include South Africa's leading commercial banks, retail financial institutions and specialist funds and joint ventures in which Khula itself is a participant.

Its primary aim is to bridge the "funding gap" in the SME market not addressed by commercial financial institutions. Details of Khula's products and services appear under the '**finance**', '**mentorship**', '**credit indemnity / guarantee**' and '**premises**' sections of this publication.

For a list of Khula and intermediaries countrywide visit www.khula.org.za or contact the company at the details below:

Contact Details

Khula Head Office
the dti Group Campus
1st Floor
Block G
77 Meintjies Street
Sunnyside
Sharecall: 086 005 4852

www.khula.org.za

NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)

The NYDA, a youth-focused agency located within the Presidency, exists to initiate, facilitate, implement, coordinate and monitor youth development interventions aimed at reducing youth unemployment and promoting social cohesion. The NYDA's primary target group is young people aged between 14 and 35 years. Its mandate is to:

- Advance youth development through guidance and support to initiatives across sectors of society and spheres of government.
- Embark on initiatives that advance the economic development of young people.
- Develop and coordinate the implementation of the Integrated Youth Development Plan and Strategy for the country.

The Agency's economic participation programme is aimed at enhancing the participation of young people in the economy through targeted and integrated programmes. The NYDA will support both for-profit businesses as well as social enterprises that promote job placement, self employment and income generating activities. Details of the NYDA's financing programmes appear under the '**youth finance**' section of this publication. For details of the Agency's offices countrywide visit www.nyda.gov.za or contact the Agency at the details below.

Contact Details

Call Centre:
Tel: 086 009 6884
Fax: 086 606 6563

www.nyda.gov.za

KEY NATIONAL SMALL BUSINESS AGENCIES

SMALL ENTERPRISE DEVELOPMENT AGENCY (SEDA)

The Small Enterprise Development Agency (Seda), an agency of the Department of Trade and Industry (**the dti**), supports the establishment and growth of small enterprises in South Africa.

Seda aims to enhance the competitiveness and sustainability of small enterprises by providing needs-based programmes, products and services.

The organisation works with new businesses as well as with existing ones which seek to strengthen their competitiveness and growth. Seda's services to entrepreneurs include:

- Business registrations;
- Business planning;
- Export development;
- Access to domestic and international markets;
- Cooperatives support;
- Access to technology;
- Training and mentoring.

Seda's products, services and programmes include:

- **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 franchisee and franchisor 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 in global trade.
- **The Cooperatives Programme**
Drives groups to unite to meet common needs through a jointly owned business based on cooperative principles.

KEY NATIONAL SMALL BUSINESS AGENCIES

- **The Entrepreneurship Programme**

Promotes entrepreneurship awareness and opportunities.

- **The Tourism and Cultural industries Programme**

Supports both direct and indirect tourism initiatives through networking and training.

- **The Access to Finance Programme**

Assists small enterprises with business plan development and referral to commercial banks and development finance institutions. Seda does not lend money directly to small enterprises.

Seda also aims to improve the capacity of service providers to better serve small enterprises, ensuring access to essential support services as well as facilitating access to finance and business opportunities.

For details on the seda Technology Programme see the 'incubation' section and for the Agency's export development programme see the 'export development' section of this publication.

For information on Seda's offices countrywide visit www.seda.org.za or contact the Agency at the details below.

Contact Details

Seda National Office
Block G
the dti Campus
77 Meintjies Street
Sunnyside
Tel: 012 441 1000 / 086 010 3703
E-mail: info@seda.org.za

For information on Seda's offices countrywide please refer to the back of the Directory.

www.seda.org.za

TSHUMISANO TRUST

Tshumisano Trust is the implementation agency for the Department of Science and Technology. The Trust provides technical and financial support to Technology Stations, which are based at Universities of Technology countrywide.

The Technology Stations in turn offer technical support to existing SMEs in terms of technology solutions, services and training. For more details on the institution's Technology Stations and their services and contact details see the 'technology advice and transfer' section of this publication.

Contact Details

Units U16 & U17
First Floor
Enterprise Centre
6 Mark Shuttleworth Street
The Innovation Hub
Preseqour, Extention 10
Pretoria
Tel: 012 844 0413
Fax: 012 844 0412
E-mail: reception@tshumisano.co.za

www.tshumisano.co.za

BUSINESS COMPETITIONS AND AWARDS

BELIEVE BEGIN BECOME

The **Believe Begin Become** programme awards winning participants with financial support in the form of seed capital as well as practical assistance in the form of business development services. The awards are sponsored by Standard Bank. **Believe Begin Become** promotes entrepreneurial success by offering knowledge, tools and networks to entrepreneurs who have good ideas, personal commitment and a will to succeed. The programme also provides training and mentorship.

Semi-finalists in the competition, the top 80 entrepreneurs, participate in an intensive business training course aimed at providing in-depth understanding the full growth potential of the business and knowledge of key business plan components, how to structure the business plan and where to source information. This group also gains exposure to respected entrepreneurs, business professionals and fellow entrepreneurs who have applied to the competition. Competition finalists, the top 40 entrepreneurs, receive assistance in refining their business plan and preparing the final business plan and presentation to use in pursuit of investment capital, developing their presentation skills and experience, and publicity.

Competition winners, the top 20 entrepreneurs, receive access to a network of service providers including financing institutions, business development services worth R35,000.00 and ongoing business advisory services for one year. The top 10 to also receive R75,000.00 each in seed capital.

To enter the competition, one must be a highly motivated South African citizen or permanent resident, over the age of 21 and who has promising businesses or ideas. Existing businesses are preferred. In addition:

- The owner should be actively involved in the running of the business and willing to make financial investment in it.
- The business plan must have been written by the owner.
- The owner must demonstrate industry knowledge and experience.
- The business must be in existence for at least 6 months, with potential for growth.
- Current revenues should be between R240,000.00 and R3-million.
- The business should show a readiness to attract at least R160,000.00 in additional funding.
- The business should show growth potential and ability to create at least 10 new jobs in rural / peri-urban areas in the next 24 months.
- The business should be operation in the following job creating sectors: construction, tourism, light manufacturing, agriculture (including agro-processing) and renewable energy.
- The entrant must be referred by Seda.

Application procedure

The application form for the competition can be accessed as follows:

- Downloading from the Believe Begin Become web site www.believe-begin-become.com.
- From all SEDA branch offices throughout South Africa.
- Phoning the Believe Begin Become call centre 011 726 8064 and requesting a faxed application form.
- TechnoServe offices in Johannesburg, 13th Floor, 25 Owl Street, Auckland Park Johannesburg & Bushbuckridge, Protea Centre, Bushbuckridge.

BUSINESS COMPETITIONS AND AWARDS

A non-refundable application fee of R100.00 is payable to enter the competition. A complete application must include all of the following:

- Proof of R100.00 application fee payment
- Completed form.
- Signed copy of the participant agreement.
- A4 page business summary (1.5 spaced, typed 12 font).
- A copy of the entrant's ID or valid passport.
- The application must be made in English.

Applications may be submitted by a group. All group members must meet all eligibility criteria and a group must nominate one member of the group to participate in training sessions, events, consultant meetings and any other aspect of the competition.

Complete applications may be submitted in one of the following ways:

- Faxed to TechnoServe office on 086 669 6034.
- Mailed, couriered or hand delivered to TechnoServe office in Johannesburg:
13th Floor
25 Owl Street
Auckland Park, 2092
- Emailed to bbb@technoserve.org.za.

Contact Details

TechnoServe
13th Floor
25 Owl Street
Auckland Park
2092
Tel: 011 726 8064
Fax: 086 669 6034
E-mail: bbb@technoserve.org.za

www.believe-begin-become.com

BUSINESS PARTNERS ENTREPRENEUR OF THE YEAR

The annual Business Partners Entrepreneur of the Year® Award was initiated in 1989 to give recognition to the vision, innovation, perseverance, drive and commitment of the individuals who run successful small and medium enterprises.

Each year this event recognises and celebrates extraordinary entrepreneurial achievement by a small and medium enterprise.

The programme is focused on celebrating entrepreneurial ability and aims to ensure that individual entrepreneurs are recognised and celebrated in their own communities.

Entrepreneur of the Year® is run according to a carefully-structured and independently-audited process, with regional winners being selected in the first round to compete for the national prize. A panel of judges assesses applications based on a range of criteria, including profitability, growth, sustainability and labour management.

All Business Partners clients qualify for participation in this programme, which is made up of two stages, a regional stage and a national stage. Regional winners automatically become qualifying finalists for the national Business Partners Entrepreneur of the Year® Award and are eligible to win the annual prize of R20,000.00 in cash, advertising and publicity to the value of R20,000.00, mentorship and consulting services to the value of R10,000.00 and participating in a celebratory function.

Contact Details

For contact details please refer to the back of the Directory.

www.eoy.co.za

BUSINESS COMPETITIONS AND AWARDS

ESKOM BUSINESS INVESTMENT COMPETITION

The objective of the Eskom Business Investment Competition, launched in March 2008, is to identify the best SMMEs from the agriculture, manufacturing and services sectors with a view to further developing their skills and capacity to enhance their business performance, as well as ensure that these enterprises operate in an energy-efficient manner. The competition selects three finalists per province representing a registered, black-owned SMME, one each from the agricultural, manufacturing and services sectors. As part of the finalists' prizes, the 20 SME finalists have the opportunity to showcase their products or services in fully subsidised stands at the Eskom Small Business Expo.

In addition to the finalists participating in the expo at no cost to them, there are two runners-up, each receiving R100,000.00 to enhance their businesses and the overall winner receives R200,000.00 towards the enhancement of their business.

The following criteria are used to select entries:

- A business entering the competition must be South African-owned and formally registered.
- Only Black-owned enterprises in the agricultural, manufacturing or services sectors can enter the competition.
- Finalists have to agree to participate in the Eskom small business expo, which is held in Midrand annually in September.
- Finalists' business premises are visited to verify the entry and to conduct energy efficiency audits.

Contact Details

For information on Eskom Business Investment Competition offices countrywide please refer to the back of the Directory.

FNB ENABLIS BUSINESS LAUNCHPAD

The Business LaunchPad is South Africa's biggest annual business plan competition for entrepreneurs who want to start a new business or expand an existing one. The aim of the competition is to promote entrepreneurship in South Africa by:

- Fast-tracking the start-up and growth of businesses with great potential and supporting their long-term success.
- Encouraging entrepreneurs to sharpen their business acumen, improve their business plan thinking and develop their writing skills.
- Encouraging individuals with good business ideas to take that critical "first step".
- Promoting eco-friendly & environmentally sustainable businesses.
- Facilitating the provision of funding to entrepreneurs who meet the criteria of the competition's funding partners.
- Showcasing the winning entrants as role models to encourage other entrepreneurs.

Eligibility

The competition is open to any South African citizen or legal permanent resident over 18 years. Contestants can enter as an individual or as a group of up to three people. It is not a requirement to have a registered business or company to enter. The following forms of business entity may enter: a (Pty) Ltd company, a Close corporation, a sole proprietorship and a partnership. Entrants can enter in any of the following industry sectors: manufacturing; construction; agri-business and agri-processing; information and communication technologies; tourism; media, marketing and communication; "green" business; transport and logistics; personal services and business and professional services.

BUSINESS COMPETITIONS AND AWARDS

Competition criteria

The competition has two categories – the business idea category and business expansion category. The business idea category is for entrants who have not yet started trading and the business is still at the idea and planning stage. This category is also for those who have been trading for **less than six months**.

To enter this category the entrant needs to complete and submit the competition entry form (Form A), as well as the business idea summary form (Form B). Both of these need to be submitted with a R100.00 entry fee.

The business expansion category is for those who have already started trading and have been trading for **more than six months**. Entrants in this category must be a registered director and a shareholder in the business (or member in the case of a close corporation) and own a minimum of 26% of the shares in the business.

To enter this category the entrant needs to submit the competition entry form (Form A), the business summary form (Form B) and the financial summary (Form C) with the business plan and proof of payment. The business plan template (guideline) can be downloaded from the competition website.

Entry procedure

Before entering the 2010 Business LaunchPad contestants are required to register as an entrant and obtain a unique registration number by logging onto www.launchpad2009.biz or by calling the helpline on 083 913 3362. It is not possible to participate in the competition without a unique registration number.

Contestants can obtain competition entry forms by:

- Downloading them from the competition website - www.launchpad2009.biz.
- Visiting any PostNet branch (see www.postnet.co.za for your nearest branch).
- Visiting any Small Enterprise Development Agency (Seda) branch (see www.seda.org.za or at the back of the Directory for your nearest branch).
- In the Free State, visiting any office of the Free State Development Corporation (visit www.fdc.co.za for your nearest office).
- Visiting any Business Place branch (visit www.tbp.co.za for details of your nearest branch).
- In Gauteng, visiting any Gauteng Enterprise Propeller (GEP) branch (visit www.gep.co.za for details).

Completed competition forms can be submitted by:

- Emailing them to entries@launchpad2009.biz
- Uploading them on the competition website
- Posting them to PostNet Suite 296, Private Bag X3, Roggebaai, 8012
- Taking them to any PostNet branch
- Taking them to any Business Place branch
- Taking them to any Seda branch

Contact Details

Competition Help Desk:

083 913 3362

Seda National Information Centre:

086 010 3703

www.launchpad2009.biz

BUSINESS COMPETITIONS AND AWARDS

SAB KICKSTART ENTERPRISE DEVELOPMENT INITIATIVE

Launched in 1995 as a poverty alleviation programme, KickStart has subsequently become a platform to stimulate sustainable enterprise development. Specifically, KickStart promotes business awareness through training, supplying grants as start-up capital and providing post-training mentorship and assistance during the setting-up phase of the business.

KickStart is aimed at youth (18-35) from previously disadvantaged backgrounds that either want to start businesses or expand their existing business. Over the years, KickStart has become one of the largest entrepreneurship development projects run by a private sector company.

KickStart operates in the form of an annual competition. Various media campaigns are run in the SAB regions between April and June every year. Young people who meet the above criteria and are interested in entering the competition complete an official KickStart entry form which is obtainable from their nearest SAB Regional Office or can be downloaded from the KickStart website (see below).

Entry forms are only available and can only be accepted between May and June of every year. Outside this period interested young people can call 011 881 8101 to have their name placed on a database and an application form will be sent to them once the competition is launched.

SAB gives support to the winning businesses in the form of grants and mentorship to "KickStart" them. These grants range from R30,000.00 to R250,000.00 per grant, and mentorship takes place over a period of six to eight months.

Recipients do not receive grants in cash form. However, SAB will purchase fixed assets for the business.

Contact Details

CENTRAL

Free State, Northern Cape, North West

Victor Motaung

SAB Corporate Affairs Department
Bloemfontein

Tel: 086 172 2256

CAPE

Eastern & Western Cape

Nomnotho Madide

SAB Corporate Affairs Department
Claremont

Tel: 021 658 7511

EGOLI

East & West Rand, Johannesburg Central

Angela Kgasago

SAB Corporate Affairs Department
Isando

Tel: 011 571 1000

EAST COAST

KZN and part of Eastern Cape

Nqobile Hadebe

SAB Corporate Affairs Department
Durban

Tel: 031 910 1386

NORTH

Limpopo, Mpumalanga, Pretoria

Brenda Pelo

SAB Corporate Affairs Department
Centurion

Tel: 012 621 9142

www.sabkickstart.co.za

KHULA CREDIT INDEMNITY SCHEME

The Khula Credit Indemnity Scheme was established to give access to finance to people who wish to start or expand small to medium sized businesses but do not have sufficient collateral / security to support facilities provided by participating banks. The scheme covers facilities from R10,000.00 to R3-million. Entrepreneurs seeking a Khula credit indemnity can either approach a Khula Credit Indemnity partner financial institution (ABSA, First National Bank, Nedbank and Standard Bank) or a Khula Regional Office for assistance with business plan development and / or advice. The partner financial institution will then assess the business plan and facilitate the application in terms of its lending criteria. Once the application has been approved, the financial institution will approach Khula for indemnity cover and a mentor may be appointed to help with implementation of the business plan, setting up operational systems and general business management. The financial institution manages the facility and collects payments for the duration of the facility. The full payment of the facility remains the responsibility of the applicant.

Qualifying criteria

To be considered for assistance under the Khula Credit Indemnity Scheme, the applicant must meet the following criteria:

- An owner-managed business - the owner should be involved in the day-to-day running of the business on a full-time basis.
- The business activity must be situated in the Republic of South Africa.
- The business must be conducted with a profit motive and be economically viable.
- The borrower must be able to repay the bank facility.
- The individual or person holding a controlling interest in the business must be a citizen of the Republic of South Africa.

- The borrower must have proven and sufficient entrepreneurship, knowledge, skills and experience directly related to the nature of the business.
- The entrepreneur must provide own contribution towards a start-up or expansion of the business.

Application procedure

- Approach any participating bank of your choice and submit your business plan for a facility application.
- If you do not have enough collateral, inform the bank and request them to approach Khula for an indemnity on your behalf.
- The bank will assess the business plan and your application in terms of the bank's own lending criteria and decide if the business will be able to cover the business expenses and the monthly instalments and remain sustainable.
- If the bank believes that the business will succeed, the facility is then approved and a facility proposal is submitted to Khula for an indemnity application.
- Khula considers the proposal and assesses the need for assisting the business with indemnity. The indemnity can only be used when the SME cannot provide enough collateral or security themselves. The bank manages the loan and collects your instalments for the duration of the loan.

Contact Details

Khula Head Office
the dti Group Campus
1st Floor
Block G
77 Meintjies Street
Sunnyside
Sharecall: 086 005 4852
E-mail: helpline@khula.org.za

www.khula.org.za

THEMBANI INTERNATIONAL GUARANTEE FUND (TIGF)

Thembani International Guarantee Fund (TIGF) was established in 1996 as a Section 21 (not-for-profit) organisation through a partner initiative founded by black South Africans living in exile in the United States. TIGF uses loan and grant capital raised from individuals and organisations in the United States and Europe as security for guarantees to cover loans from South African banks. TIGF provides partial guarantees (up to a maximum of 75% of the loan) for loans from South African banks to approved borrowers, for a period of 1 to 3 years. Local banks and borrowers are required to share the credit risk.

TIGF does not lend money directly to borrowers. TIGF monitors progress on projects to which credit guarantees have been issued. Loans must be repaid regularly according to the loan agreement.

Application procedure

- The applicant approaches the bank to request the financing facilities well in advance.
 - The applicant must submit to TIGF as well as to their respective bank a complete Business Plan or Project Proposal, including Budgets and Cash Flow Projections revealing the prospects of the project as well as the capacity to adequately service the loan and to continue to grow plus audited accounts and current financial statements for the previous two financial years.
 - The applicant provides security/collateral required by the bank as borrower's contribution towards facilitating the loan being applied for.
 - A brief elaboration of the present and future strengths, weaknesses, opportunities and threats must be made explicit in the application.
- Any information such as Registration Certificates, Memorandum and Articles of Association is to be provided by the borrower.
 - The total guarantee requirement by the borrower should not exceed 75% of the credit facility required and not exceed R10-million.
 - In addition to fixed assets, guarantees should be secured by cessions of stocks and book debtors.

Contact Details

Mr Tshepo Semanya
Guarantee & Program Administrator
2nd Floor
Hatfield Plaza
South Tower
112 Burnett Street
Hatfield
Pretoria
Tel: 012 362 0802 / 0743
Fax: 012 362 0803
E-mail: tshepo@tigf.co.za

www.tigf.co.za

CAPE TOWN SMALL BUSINESS WEEK

Small Business Week, which is organised by the City of Cape Town in partnership with the Provincial Government of the Western Cape and Small Enterprise Development Agency (SEDA), is a week-long event that facilitates access to business information, opportunities & skills development workshops through business opportunity exhibitions, business linkage programmes, seminars, workshops, and networking events. The event takes place annually in November.

Contact Details

Dominique Vincent
 City of Cape Town
 Tel: 021 483 9117
 E-mail: dvincent@pgwc.gov.za
www.smallbusinessweek.co.za

ESKOM SMALL BUSINESS EXPO

The Eskom Small Business Expo (ESBE) provides an opportunity for previously disadvantaged SMMEs to showcase their goods and services, thereby facilitating direct access for SMMEs to business opportunities, which include access to finance and markets, government, public and private enterprise, as well as capacity building via business development service providers. The expo regularly attracts procurement decision-makers and buyers from multinational as well as large, medium and even small businesses. Eskom's own procurement decision-makers use the expo to identify new product and service providers. To qualify for subsidies, participating businesses must be black-owned, registered South African SMMEs that focus on manufacturing or services and have five or more permanent employees.

The expo also gives aspiring entrepreneurs the chance to network with established SMMEs,

learn how to start a small business venture and get ideas as to how they might make money through the application of their skills and talents.

Contact Details

Gladys Mogano
 Tel: 011 549 8300
 Fax: 011 549 8506

www.eskomsmeexpo.co.za

ETHEKWINI SMME FAIR

The eThekweni SMME Fair, hosted by the municipality's Business Support and Markets Unit, with the support of the Durban Chamber of Commerce and Industry, SEDA eThekweni and the KZN Department of Economic Development and Tourism, takes place at the Durban Exhibition Centre annually in September. The fair is the ideal networking platform for enterprising business people of all backgrounds and levels of business, to showcase their products and services. The event caters for entrepreneurs in all sectors of industry. It showcases high quality goods and services produced by SMMEs and facilitates business linkages and opportunities. Running concurrently with the fair is a conference and business linkage programme, which add value to the exhibition and are equally as popular. The Business Linkage Programme aims to introduce SMMEs to corporates to help them gain access to business opportunities. Participation in the programme begins with registration and selection of SMMEs who meet the criteria. The Business Support and Market Unit's role is to seek appropriate opportunities, match them with selected SMMEs and monitor the programme.

Contact Details

Ikhono Communications
 Tel: 031 266 9937 / 8
 E-mail: info@ikhono.co.za

www.durban.gov.za

Note to the reader: See also Export Marketing and Investment Assistance under 'Incentives and Grants'.

SMME EXPORT PROMOTION PROJECT

The City of Johannesburg's SMME Export Promotion Project trains and mentors small businesses in various sectors of the city's economy, with a view to enabling them to expand into the export market.

The project targets SMMEs with export potential, with particular emphasis on those with black economic empowerment credentials, such as those owned by women, youth and persons with disabilities. In partnership with the Chamber of Commerce and Industry - Johannesburg, trade promotion services and infrastructure are provided.

The Chamber also offers services such as gathering market intelligence, facilitating product and export development and providing trade-related training and mentoring.

Under the project, SMMEs also participate in export-related activities such as international trade exhibitions and outward missions.

Contact Details

Wayne Bateman
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JCCI Building
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Milpark
Johannesburg
Tel: 011 726 5300
Fax: 011 482 6514
E-mail: wayne@jcci.co.za

TRADE POINT SOUTH AFRICA PROGRAMME

The objectives of the Trade Point Programme, managed by Seda, are to increase the participation of small enterprises in international trade, support small enterprises to trade more efficiently and assist Trade Points to become one-stop-shops where small enterprises can obtain a full set of services with regard to trade information and other related aspects.

Contact Details

National

Ms Teresa Jardim
Small Enterprise Development Agency
3rd Floor
Block G
the dti Campus
77 Meintjies St
Sunnyside
Pretoria
Tel: 012 441 1367
Fax: 012 441 2367
E-mail: tpsa@seda.org.za

For information on Trade Point South Africa Programme offices countrywide please refer to the back of the Directory.

www.southafrica.tradepoint.org

ANGLO ZIMELE BUSINESS DEVELOPMENT

The business development leg of Anglo Zimele involves an investment fund which provides loan and equity finance to support start-up or expansion businesses. Anglo Zimele actively pursues investment opportunities at the Anglo American Corporation's operating divisions. All potential opportunities must exhibit commercial viability and growth prospects and must seek to actively involve an entrepreneur in the daily operations of the business. Once a credible investment opportunity has been identified, the Anglo Zimele team seeks out a suitable black empowerment partner, conducts a due diligence exercise and assists in the compilation of the business plan. The business plan is submitted to the Anglo Zimele board for approval. Upon approval, Anglo Zimele acquires a minority equity stake in the business and an Anglo Zimele representative is appointed to the new company's board of directors. Inputs include advice on business principles, corporate governance and strategy. A clear exit strategy is also defined in the shareholding agreement.

Anglo Zimele offers the following financing products:

1. The Anglo Zimele **Small Business Start Up Fund** believes strongly in ensuring the long-term economic viability of assisted enterprises through skills transfer and guidance, and meets the needs of loan funded companies by providing strategic operational, financial, and business expertise on a day-to-day basis. The Anglo Zimele Small Business Start Up Fund's model is supported by Anglo Zimele management services which provides hands-on support in aspects such as corporate governance and management; legal, accounting, company secretarial and public relations; safety, health and environment.
2. The Anglo Zimele **Supply Chain Fund** assists the Group's procurement departments in identifying BEE suppliers and ensuring the channelling of business opportunities to black-empowered SMEs. Anglo Zimele supports BEE enterprises through equity and loan finance, and provides hands-on support and guidance to the various investments in areas such as corporate governance, safety, health, environment, legal, accounting, company secretarial aspects and public relations.

Contact Details

Nick van Rensburg
 Anglo Zimele Empowerment Initiative
 Tel: 011 638 4172
 Fax: 011 638 8543
 E-mail: zimele@angloamerican.co.za

BUSINESS PARTNERS

Business Partners provides finance to formal small and medium enterprises whose gross assets are under R100-million, where annual turnover does not exceed R200-million and / or employees are less than 500 in number. Funding is available to qualifying enterprises in all major sectors of the South African economy, excluding on-lending activities, direct farming operations, underground mining and non-profit organisations. Business Partners considers financing applications up to R20-million but applications for financing below R250,000.00 are usually not considered.

The company offers the following products:

1. Business Partners property investments:

Business Partners offers investment financing for a wide range of commercial and industrial premises and the expertise to match the needs of each individual business and / or entrepreneurial investor with the right property.

Property equity partner is designed for the entrepreneur with an exceptionally viable multi-tenant property investment opportunity that will offer an above-average expected return on investment (ROI), usually in excess of 20%. When recommending equity financing, Business Partners usually makes the investment in the form of a shareholder's loan with an equity component. The entrepreneur's contribution may also be made in the form of a shareholder's loan. It is a condition of the investment that Business Partners' property management division is contracted to manage the property.

Property risk partner caters for the needs of the entrepreneur with a viable business who wants to purchase his or her own premises, but who has limited capital or security to contribute or who does not wish to use the business' cash resources for the deposit.

In this case, Business Partners structures the investment by advancing up to 100% of the loan financing required. The risk associated with any unsecured portion of the loan is compensated for by Business Partners receiving a shareholding in the property company. Only those businesses that are potentially able to generate sufficient cash flow to afford the regular repayments required are considered for this type of investment financing.

Once the loan portion has been repaid in full, the entrepreneur has the right of first refusal should Business Partners wish to sell its shares at market value. Certain conditions usually apply when granting investment financing to entrepreneurs for a property purchase.

- The maximum repayment period for any property investment is ten years.
- In order to qualify for Property Risk Partner or Property Equity Partner, the property must be registered and owned by a new company.

2. Business Partners fishing investments:

Business Partners Fishing Investments provide specialist investment financing and added-value services for entrepreneurs in all sectors of the South African fishing industry. Investment finance is available to qualifying entrepreneurs requiring funding for, but not limited to, the construction, improvement and refurbishment of vessels, freezing plants, equipment, the setting up or maintenance of processing plants, the restructuring of the company, and established marine and aqua culture projects.

Applications for investment financing for fishing enterprises are assessed primarily on business viability, as well as on the vision, integrity, drive and experience of the entrepreneur.

Applications are considered from entrepreneurs who have capital or security to contribute to the venture, as well as from those who do not, and individual deals are structured accordingly.

3. The Business Partners-Umsobomvu Franchise Fund:

The Business Partners Umsobomvu Franchise Fund is a joint venture between Business Partners Limited and the Umsobomvu Youth Fund (National Youth Development Agency). The Franchise Fund has been constituted to facilitate access to all the opportunities and benefits of the franchising industry for the country's new generation of entrepreneurs.

Aimed at youth with some knowledge of and experience in business, its objective is to provide investment financing for viable youth-owned franchises across all sectors. The Fund will consider investment applications from young entrepreneurs seeking to buy or expand a franchise or multiple franchises, requiring between R150,000.00 and R3-million.

Applicants would qualify for investment financing from the franchise Fund only if young black people between the ages of 18 and 35 have an equity holding of at least 30%.

Individual applications will be assessed on the viability of a sound business plan and on the drive, vision and competency of the individual entrepreneur or entrepreneurs.

4. The Business Partners-Khula Start-up Fund:

The Business Partners-Khula Start-up Fund is a joint venture investment fund that has been created between Business Partners Limited and Khula Enterprise Finance Limited in order to enable and empower South Africa's black entrepreneurs to establish new enterprises. The Fund offers qualifying entrepreneurs all the necessary support and expertise required to establish a new business. Services offered include customised investment financing, specialist industry advice, business consulting and mentorship.

Applicants may qualify for financing of between R150,000.00 and R3-million if they have a viable business concept, integrity, drive and experience to build a successful independent enterprise.

Applications are considered from entrepreneurs who have capital or security to contribute to the venture as well as from those who do not, and individual deals are structured accordingly.

The following categories of business qualify for investment funding through the Business Partners-Khula Start-up Fund:

- New businesses being established by first-time black entrepreneurs.
- New businesses being established by existing black entrepreneurs.
- Existing black businesses planning to offer new products and / or services.
- Black businesses established within the previous 36 months that are planning an early-stage expansion.

5. The Business Partners Empowerment Fund:

The Business Partners Empowerment Fund facilitates the participation of black entrepreneurs in the mainstream economy through equity participation in well established and successful white-owned businesses that are in need of empowerment for future growth. The Empowerment Fund is dedicated to cater specifically for the SME market and the transactions are structured such that all parties benefit from the initial investment stage whilst also ensuring that the new found relationship remains sustainable over the long term. The fund will consider investments from R1-million up to R4-million but, where warranted, transactions in excess of R4-million will also be considered.

Fundamental to the investment approach of the Fund will be the following aspects:

- A well established white owned business with a track record of at least three to five years with good growth potential in the post investment stage.
- A white entrepreneur who is committed to the success of the business and sees the economic merit of empowering the business.

- A black entrepreneur who is willing and able to add value to the business by becoming operationally involved in the business on a full-time basis whilst earning a market-related salary.
- An action plan to facilitate the transfer of skills pertaining to the day-to-day running of the business.
- A funding structure that is easily understood by all interested parties.

6. The Business Partners Tourism Fund:

The Business Partners Tourism Fund is a R200-million specialist investment fund that has been created to enable and empower entrepreneurs in the travel and tourism industry.

Investment finance is available to qualifying entrepreneurs requiring funding for, but not limited to, the establishment or buying of hotels, guesthouses, game lodges, starting or expanding a travel agency, tour operating business, tourist information centre, or curio shop, and other entertainment facilities for tourists.

Applications are considered from entrepreneurs who have capital or security to contribute to the venture, as well as from those who do not, and individual deals are structured accordingly.

Contact Details

E-mail:
enquiries@businesspartners.co.za

For contact details please refer to the back of the Directory.

www.businesspartners.co.za

GROFIN

GroFin is a multi-national specialist SME finance and development company offering a combination of risk capital and business development assistance to viable enterprises. GroFin invests in viable businesses, providing unique solutions for each client which are tailor-made for their specific needs.

Besides individualised financial support, GroFin empowers entrepreneurs through sharing skills and transferring business knowledge. GroFin supports SMEs through all stages of business development, from start-up, through growth to expansions, providing a complete one-stop customised solution which addresses all aspects of business.

GroFin does not charge a fixed interest rate. Individual solutions are structured after having assessed the level of risk and of potential return of the venture.

GroFin strives to establish a fair risk-reward relationship and offers entrepreneurs maximum flexibility to suit their specific needs. The maximum repayment period is 6 years, while the average is between 3 and 4 years.

Qualifying criteria

- GroFin invests in start-ups, expansions, outright purchases, management buy-outs, management buy-ins and franchises in all sectors of the economy, but does not invest in informal or micro enterprises. Seed capital and short-term bridging finance are not offered.
- GroFin looks for an entrepreneur with commitment, integrity, drive, vision, appropriate experience and sufficient skills. Thereafter consideration is given to a viable business plan including a marketable product or service and a sound operations plan.

- Potential transactions are also assessed on the level of contribution that the entrepreneur may be able to offer. Although the lack of collateral is not a disqualifying criterion, the availability of collateral is considered.
- Generally, facilities are granted where gross assets are under US\$ 3-million, where turnover does not exceed US\$ 5-million and no more than 100 employees are employed.
- GroFin invests up to US\$ 1-million in viable small and medium enterprises. Applications for finance below US\$ 50,000.00 are usually not considered.

Contact Details

GroFin South Africa
Building D
224 Loristo Street
Pretorius Park
Pretoria

Tel: 012 998 8280
Fax: 012 998 8401

www.grofin.com

INDUSTRIAL DEVELOPMENT CORPORATION (IDC)

The Industrial Development Corporation's Risk Capital Facility aims to develop entrepreneurial skills, particularly in small and medium-sized businesses. Clients receive business support to solve short-term problems and are provided with long-term assistance. The IDC pays part of the cost of business support and structures a loan facility for clients to pay the balance of the costs when they are in a financially sound position. Funds under the Risk Capital Facility are primarily available for:

- BEE-owned businesses with a minimum ownership of 25,1% by historically disadvantaged persons (HDPs) in the SME sector.
- Investments that show high developmental impact, for example, job creation, regional reach and rural development.

The IDC also offers a range of sector-specific financing products. In most cases the minimum loan size is R1-million, but in some cases loans sizes ranging from R500,000.00, for example for bridging facilities, will be considered. Financing is offered under the following sectors:

- Chemical and Allied Industries
- Metal, Transport & Machinery Products
- Wood and Paper Industries
- 2010 and Construction
- Techno Industries
- Textile and Clothing
- Healthcare and Education
- Transport, Financial Services, Security and Catering
- Food, Beverage and Agro Industries
- Mining and Beneficiation
- Tourism
- Franchising
- Media and Motion Pictures

Qualifying criteria

Minimum requirements to be considered for financing are:

- Security, the form and nature of which will relate to the client's specific circumstances.
- Compliance with international environmental standards.
- 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.
- 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
- The project / business must exhibit economic merit in terms of profitability and sustainability.
- In the case of small, medium and micro enterprises, a comprehensive business plan is required.

Contact Details

Head Office

19 Fredman Drive
Sandown

Tel: 011 269 3000

Fax: 011 269 3116

Enquiries: 086 069 3888

E-mail: callcentre@idc.co.za

For information on Industrial Development Corporation (IDC) offices countrywide please refer to the back of the Directory.

www.idc.co.za

KHULA ENTERPRISE FINANCE LIMITED (KHULA)

Khula Enterprise Finance Limited is a wholesale finance institution that operates through a network of channels, including commercial banks, retail finance institutions, specialist funds and joint ventures, which supply funding to small businesses across the country.

The company's primary aim is to bridge the SME funding gap not addressed by commercial financial institutions.

Khula offers a range of financing products:

1. Khula Land Reform Empowerment Facility (LREF):

The LREF is a wholesale financing facility through which Khula lends money to commercial banks and other reputable agricultural lenders for on-lending to land reform beneficiaries. The aim of LREF is to broaden the control, management and ownership by Black South African citizens in land-based high-value income generating assets in the agricultural sector.

The LREF is aimed at Black farm workers and other Black people who aspire to invest in primary agriculture and agro-processing. Khula offers two financing facilities under the LREF.

- The **Mortgage Loan Facility** enables the target market to buy and own land for agricultural production purposes.
- The **Equity Share Scheme** is a business arrangement in which both land reform beneficiaries and private sector partners buy equity in the form of shares in a land-based agricultural enterprise.

To qualify for finance, the enterprise must be commercially viable, with potential to maintain and / or create new employment opportunities.

Qualifying criteria

The criteria for the LREF are:

- For the Mortgage Loan Facility the maximum loan is R10-million per project and R800,000.00 per black person participating in the project.
- For the Equity Share Scheme the maximum loan is R600,000.00 per black person participating in the Business Venture.
- The loan repayment period in each case may not exceed 20 years.
- The business venture must be commercially viable.
- The applicant must be a South African citizen.
- The business venture must be a registered legal entity, operating within South Africa.

2. Khula Joint Venture Funds:

Khula offers a number of financing products in partnership with different institutions, to meet the financing needs of small businesses.

- The **Business Partners-Khula Start-up Fund** enables entrepreneurs to establish new businesses or expand existing ones.
- The **Anglo-Khula Mining Fund** facilitates entry of commercially viable mining ventures into the mainstream mining sector.
- The **Enablis-Khula Loan Fund** provides guarantees for loans to ICT businesses.
- The **Khula Enablis SME Acceleration Fund** aims to provide risk capital to entrepreneurs with start up and early-stage businesses. This fund is not sector specific as it enables businesses including transportation, tourism, agriculture and services.

3. Khula SME Fund:

This fund was established to provide early-stage and expansion debt capital to SMEs that are majority owned by South Africans. The fund offers pure debt funding, with loan sizes not exceeding R500,000.00. Loans of more than R500,000.00 are granted under exceptional conditions only to SMEs with a proven track record. The purpose of the Fund is to reach out to SMEs in rural and peri-urban areas of South Africa, promote black economic empowerment, improve access to finance, create new jobs, encourage meaningful economic participation of black South Africans, and foster entrepreneurship in the SME sector.

4. Khula Emerging Contractors Fund:

This is a joint venture initiative between Khula and the Eastern Cape Department of Public Works (EC-DPW). Its mission is to provide bridging finance to emerging black contractors in Grades 1 to 6 who have been awarded tenders by the Eastern Cape Department of Public Works. The fund finances work in the following fields: civil engineering, electrical engineering, general building, mechanical engineering and specialist works. The fund is managed by Business Finance Promotion Agency (BFPA), based in Port Elizabeth and East London.

Qualifying criteria

To qualify for assistance, the contractor must have been assessed by Construction Industry Development Board (CIDB) to have the capacity to handle projects up to a maximum of R10-million.

Applicants must meet the following criteria:

- The applicant must be a South African citizen.
- The applicant must be a black emerging contractor.

- The applicant must have a CIDB grading of 6 or below.
- The applicant must have been awarded a tender / contract by the Eastern Cape Province - Department of Public Works.
- The project for which funding is required must be financially viable.
- A mentor must be attached to the project, where required, and
- The applicant must have a business account on which they are willing to have the Fund Manager (BFPA) sign as a co-signatory.

Contact Details

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the dti Group Campus
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77 Meintjies Street
Sunnyside
0002
Sharecall: 086 005 4852
E-mail: helpline@khula.org.za

For information on Khula offices countrywide
Please refer to the back of the Directory.

www.khula.org.za

MARANG FINANCIAL SERVICES

Marang Financial Services is a micro-finance institution that provides financial services to emerging entrepreneurs and marginalised communities. It is the largest pro-poor micro-finance institution in South Africa.

The institution's target market comprises:

- Females between 18-70 years old who are unable to secure loans from the formal financial sector, due to a lack of acceptable collateral.
- LSM (Living Standards Measure) 1-5.
- 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.
- Clients are mainly involved in retail trade, service based businesses and small-scale manufacturing at survivalist level.

Marang offers the following products:

1. Group loans:

- Marang offers group enterprise loans using the solidarity / group lending methodology.
- Loans are offered to groups of between 5 and 8 members, who meet the requirements.
- Loan sizes range from R500.00 to R10,000.00.

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:

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

The individual applicant must meet the following criteria:

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

Contact Details

Head Office
6th Floor
Odendaal Building
320 Pretorius Street
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Tel: 012 320 1745
Fax: 012 320 6986
E-mail: rowenan@marang.co.za

For information on Marang Financial Services offices countrywide please refer to the back of the Directory.

www.marang.co.za

NATIONAL EMPOWERMENT FUND (NEF)

The National Empowerment Fund's Imbewu Entrepreneurship Finance provides risk capital to new and early-stage businesses owned and managed by black South Africans. The NEF provides funding ranging from R250 000 to a maximum of R20-million with an investment horizon of 5 to 7 years. Depending on the product offered, the target return on investment is a nominal pre-tax IRR of between 12% and 18%.

The NEF offers the following products:

1. 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.

The key features of the procurement finance product are:

- It is primarily a short to medium term debt product.
- Repayment terms matched to contract terms.
- NEF funding generally limited to R10-million.
- Active BEE management participation.
- Minimum black ownership of 50.1%.
- Industry knowledge within the borrower's management structure.
- NEF will seek to co-finance with commercial banks to mitigate risk.
- NEF reserves the right to oblige the applicant to participate in the NEF mentorship programme.

2. 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.

To qualify for this product, the following requirements must be met:

- NEF prefers to fund the top 40 rated franchises.
- Active management participation by BEE parties.
- Minimum BEE shareholding of 50.1%.
- Transactions will be structured with a sustainable capital structure.
- NEF funding to bridge shortfall in equity.
- BEE party to have pre-qualified with the franchisor.

3. Rural and community development:

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

To qualify for assistance, projects must meet the following requirements:

- Involvement of black managers at a senior operational level as owners.
- Active presence of black investors, including women, at board level as owners.

- Substantial ownership by black employees.
- Joint ventures between black and non-black partners with the objective of skills transfer.
- Minimum BEE shareholding of 50.1%.
- NEF will invest using debt, equity and quasi-equity instruments.
- NEF funding generally limited to R20-million.

Qualifying criteria

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

Contact Details

West Block
187 Rivonia Road
Morningside
Johannesburg
Tel: 011 305 8000 / 086 163 3835
Fax: 011 305 8001
Call Centre: 086 184 3633

www.nefcorp.co.za

NEW BUSINESS FINANCE

New business finance provides finance to both start-ups and established businesses in all sectors of the economy.

It offers the following products:

1. Working capital and asset purchase:

Any amount of finance up to R250,000.00 on terms of up to 18 months can be provided as working capital for the purchase of assets, with interest rates reflecting appropriate risk. There are few fixed criteria.

2. Bridging finance:

This short term product is aimed at entrepreneurs who need to bridge a gap in their financing. At the end of the bridging period, an appropriate fee is charged and this is payable with the capital.

3. Transaction finance:

This product is aimed at entrepreneurs who need to finance an order or a special project such as a tender. The facility is tailored in accordance with the requirements of the project for which finance is sought.

4. Micro businesses:

Loans ranging from R1,000.00 up to R10,000.00 are available for micro enterprises, whether a start-up or an expanding business and any business type.

Contact Details

For contact details please refer to the back of the Directory.

www.nbf.co.za

SOUTH AFRICAN MICRO FINANCE APEX FUND (samaf)

The South African Micro Apex Fund (**samaf**) is a wholesale funding institution tasked to facilitate the provision of affordable access to finance by micro, small and survivalist businesses for the purpose of growing their own income and asset base. The primary purpose of samaf is to reduce poverty and unemployment and also to extend financial services to reach deeper and broader into the rural and peri-urban areas. As a wholesale institution, **samaf** provides micro-finance to financial intermediaries such as Financial Services Cooperatives (FSCs) & Micro-finance Institutions (MFIs) who in turn on-lend to their members and clients. Therefore, anyone who wants to obtain a **samaf**-backed loan should first join an FSC or apply to the MFI for a loan.

samaf offers two types of loans via its financial intermediaries – **microenterprise loans** and **development loans**. The Micro-enterprise loan is offered to financial intermediaries who on-lend to poor people to establish and grow their micro survivalist businesses. To qualify, the loan applicant must earn not more than R3,500.00 per month. Development loans are aimed at FSCs and MFIs for on-lending to client households earning R1,500.00 and below per month. Clients can use development loans for paying school fees, medical fees and improvements to the household.

Contact Details

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 Ms Nothemba Gqiba
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the dti group campus
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 E-mail: nothembag@samaf.org.za

www.samaf.org.za

NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)

The Enterprise Finance Division of the National Youth Development Agency (NYDA) offers a range of financing products for youth (age 18 to 35 years) and women-owned enterprises. There is no age restriction for the latter group. The NYDA does not fund gambling, tobacco-related, property development and illegal businesses.

1. Micro loans:

The aim of this 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 individual's requirements.

Qualifying criteria

To apply for a micro loan, you must be a black South African aged 18 to 35, who is or plans to be involved in the running of the business. You must supply proof of your 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.

Application procedure

To apply for a loan, please complete the easy-to-follow online application form on the Agency's website (see Contacts below). Once you have completed the application form, contact your nearest NYDA branch for further assistance. The loan officers at the branches can also assist you concerning the necessary application criteria.

2. SME funding:

This provides finance ranging from R100,000.00 to R5-million to expand, buy into or buy out existing businesses or start new 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 the Masisizane Women's Enterprise Fund.

Qualifying criteria

To be eligible for funding you will need to fulfil the following criteria:

- Youth must hold greater than 26% of the shares in the company.
- The applicant must be a previously disadvantaged South African youth.
- The youth must be operationally involved in the business.
- The applicant must demonstrate commitment to the venture .
- The venture must be economically viable

Application procedure

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

www.nyda.gov.za

BUSINESS PARTNERS WOMEN'S FUND

The aim of the Business Partners Women's Fund is to help women reach their full economic potential by providing finance and mentoring. The Business Partners Women's Fund is managed by a specialist team of women who understand finance as well as the personal challenges which women experience on a daily basis.

The Fund targets women with a 25.1% - 49.9% ownership (female engendered) or 50% - 100% ownership (female owned) who require an investment ranging from R250,000.00 to R5-million.

The Business Partners Women's Fund will facilitate the process of producing a business plan to be submitted as part of an application and offer valuable advice where needed.

A free business planning model is accessible on the Business Partners website at www.businesspartners.co.za. Where Business Partners Mentors compile a business plan, a fair price will be offered.

Qualifying criteria

- Applications for financing are assessed primarily on business viability and risk, as well as on the vision, integrity, drive, skills and experience of the entrepreneur.
 - Investment finance applications are considered from women who show full commitment by way of their personal contribution towards the business venture.
 - Each application is structured on an individual deal by deal basis with the principal criterion being a fair deal for both parties.
- In consultation with the entrepreneur, the appropriate repayment period is established during the initial negotiations. The repayment period is usually five years up to a maximum period of ten years. A realistically projected and agreed cash flow for the business determines the individualized repayment terms of interest, capital and royalties.
 - Sometimes in structuring a deal, Business Partners acquires a minority shareholding. The entrepreneur always has a right of first refusal to acquire these shares at market value.

Contact Details

See under Business Partners

www.businesspartners.co.za

ISIVANDE WOMEN'S FUND (IWF)

The vision of the Isivande Women's Fund is to improve the lives of women in business and women-led households in South Africa and the eradication of poverty. Its key objective is to accelerate women's economic empowerment by providing more affordable and responsive finance than is presently the case.

The Fund's other objectives are:

- To bring in a new category of entrepreneurs presently constrained by limited access to finance.
- To broaden access through new funding, flexible instruments and leverage with selected partners thus providing women the tools with which to share in the growing SA economy.
- To introduce flexibility in its service delivery and accommodate the special circumstances of women-owned and run enterprises both as regards funding range and type of facility offered.
- To facilitate linkages with selected partner financial institutions operating in predominantly black women-owned micro and SME markets, including DFIs and financial services organisations as a value proposition for expanding access and convenience.
- To measure its success by number of women entrepreneurs it supports to improve household income and wealth over time.

The Fund specialises in debt financing, with loans ranging from R30,000.00 to R2-million per transaction. Exceptions will be considered by the Investment Committee and subject to approval by the Executive Management. The loan repayment period is a maximum of five years. The Fund's main client is a formally registered, 60% women-owned and / or managed enterprise that has been in existence for two or more years.

The Fund specifically targets:

- Black women at the bottom of the economic ladder;
- High potential survivalists, micro enterprises and co-operatives on a case by case basis;
- Professionals (skilled women with feasible business ideas);
- Entrepreneurs (women currently running their own enterprises);

The Fund offers a number of products, including:

- Start-up funding.
- Business expansion finance.
- Finance for business rehabilitations and Turnarounds.
- Franchise finance.
- Bridging finance.

Qualifying criteria

To be eligible for loans under the Fund, the following criteria must be met:

- An SME or Co-operative that is 60% women-owned / controlled.
- The business must have at least a 2-year track record of business activity and a sustainable business plan.
- The staff profile must be at least 60% women and 75% black (including people living with disability).
- The business must be in a rural or peri-urban area.

Contact Details

Isivande Women's Fund
209 Smit Street
UCS Building
Braamfontein
Johannesburg
Tel: 086 184 3384
Fax: 011 339 3182

www.dti.gov.za/isivande/main.htm

OLD MUTUAL MASISIZANE WOMEN'S FUND

The Women-owned Enterprise Development programme of the Old Mutual Masisizane Women's Fund facilitates the development of women-owned and run micro- and small-enterprises.

Key challenges these entrepreneurs face are a lack of investment funds, insufficient business development support and skills development.

Masisizane intends to help address these challenges and to help rural women succeed, by developing micro, small and medium-sized enterprises in order to stimulate job creation and enterprise development for women.

The Women-owned Enterprise Development will receive R260-million, with the focus being on women-owned enterprises across all the provinces, although there will be a cap on investments made in enterprises in the Western Cape and Gauteng.

These enterprises will also receive technical support, including mentorship. Masisizane focuses specifically on investments in start-up businesses and businesses established for less than 5 years, requiring capital less than R5-million, and employing less than 50 people.

In addition to funding, Old Mutual will facilitate a product-to-market initiative by engaging with leading South African companies to help create markets for the products and services of these women entrepreneurs.

Contact Details

Kabela Phore
1st Floor
Isibaya Building
Mutual Square
93 Grayston Drive
Sandton
Tel: 011 217 1854
Fax: 011 217 1652

www.oldmutual.co.za/about-us/transformation/masisizane.aspx

GAUTENG

GAUTENG ENTERPRISE PROPELLER (GEP)

Gauteng Enterprise Propeller offers Gauteng-based small businesses a range of financing products to start-ups, growing businesses, franchise businesses and businesses seeking finance to execute contracts they have been awarded.

1. Start-up finance:

This product is dedicated to helping individuals who can't get the loan they need to start a business from traditional lending institutions due to lack of adequate collateral or a favourable track record. The start-up programme caters for financing needs of up to R2-million. In some cases, GEP will also assist people with a poor track record (although in that case the applicant will need to go through credit counselling).

2. Growth finance:

This product is targeted at those with an existing and viable business and who require funding to expand the business. The growth programme caters for financing needs of up to R5-million.

3. Franchise finance:

This product provides funding required to acquire a new or existing franchise, as well as to meet working capital needs. The programme caters for financing needs of up to R5-million.

4. Contract finance:

This product offers finance to SMMEs that have secured a financially viable contract from a government department, public entity or private sector company and who need capital to deliver on the contract. The programme caters for financing needs of up to R5-million.

Qualifying criteria

To be eligible for funding under any of GEP's programmes you will need to fulfil the following criteria:

- A commercially viable enterprise managed by the owner.
- An authentic contract (for those applying for contract financing).
- The applicant must be Gauteng based.
- The applicant must possess skills and / or experience relevant to the opportunity being pursued.
- The applicant's own contribution, depending on business affordability.
- The applicant must demonstrate commitment to the venture.
- The applicant must submit a Business Plan with projected and / or historical financial statements.
- Collateral commensurate with the risk is required.

Contact Details

Head Office
382 Jan Smuts Avenue
Craighall
Johannesburg
Tel: 011 521 9800
Fax: 011 388 4010

For information on Gauteng Enterprise Propeller (GEP) offices countrywide please refer to the back of the Directory.

www.gep.co.za

MPUMALANGA

MPUMALANGA ECONOMIC GROWTH AGENCY (MEGA)

The enterprise development division of the Mpumalanga Economic Growth Agency promotes the development and growth of small, medium and micro enterprises including cooperatives in the Mpumalanga Province.

The following have been identified as priority sectors for development in the province:

- Food and non-food processing.
- Construction, ICT, creative industry and franchising.
- Wood processing, stainless steel, petro-chemical and other.
- Tourism and hospitality.
- Transport & logistics.
- Bio-fuels and fossil fuels.
- Mining services.

Qualifying criteria

- Enterprising individuals who are 18 years and above, preferably who are historically disadvantaged individuals.
- The business must be located in the Mpumalanga Province.
- The business must be registered as a Close Corporation, (Pty) Ltd or cooperative.
- Businesses that fall within one of the priority sectors will receive preference.
- The applicant must operate the business on a full time basis. Where the business is owned by more than one shareholder; at least one member must be full time in the business.
- The business must have minimum BEE shareholding of 26.1%.

The applicant for finance will need to submit the following basic requirements:

- A business plan with three year financial projections for a new business and with two year audited financial statements for an existing business.
- A completed MEGA application form.
- Proof of company registration.
- Proof of a contract where a tender has been awarded.
- A sale agreement where property or an existing business is being bought.
- Copy of South African ID.
- Proof of residence.

Contact Details

Head Office
33 Van Rensburg Street
Nelspruit
Tel: 013 752 2440
Fax: 013 752 2468

Nkangala Region
Tel: 013 656 3231
E-mail:
manyatsa.nkutha@mega.gov.za

Gert Sibande Region
Tel: 017 634 8458
E-mail: nimrode.dlamini@mega.gov.za

Ekandustria Estate
Tel: 013 656 3421

www.mega.gov.za

WOMEN'S DEVELOPMENT BUSINESSES (WDB)

WDB Micro-Finance targets the poorest women in the rural areas and provides them with training and micro loans with a view to increasing their household incomes. The micro loans are for the purpose of facilitating income-generating activities.

WDB Micro-Finance offers two products:

1. Poverty alleviation:

The poverty alleviation programme aims to get the poorest of the poor engaged in income generation so as to enable them to lift themselves out of poverty.

This programme offers basic financial skills and credit management training and loans of between R300.00 to R4,000.00.

2. Enterprise development:

The Enterprise Development programme is aimed at enabling women who are ready to graduate from basic income generation to operating a business or enterprise.

The women in this programme are assigned a business mentor and receive more substantive business skills training provided by the Business Skills programme. The programme provides loans of between R5,000.00 to R10,000.00.

In addition to providing micro loans, WDB Micro Finance also:

- Builds women's financial knowledge and business skills, through participation in the credit scheme.
- Supports technical, managerial, leadership and other skills, through training to enhance women's income generating activities and productivity.

- Strengthens community and women's organizations and services by working with them in offering credit, training and technical assistance.
- Supports, assists and conducts research programmes which are necessary for the viability of projects and women's advancement as a whole.
- Shares knowledge, expertise, experiences and information through coordinating with women's and development groups and producing accessible and relevant material.

Contact Details

Micro Finance Head Office
5th Floor
Bester Brown
10 Paul Kruger Street
Nelspruit
Tel: 013 752 5179
Fax: 013 756 9840
E-mail: info@wdb.co.za

www.wdb.co.za

KWAZULU-NATAL

ITHALA DEVELOPMENT CORPORATION

Ithala offers innovative financial packages that are designed to get your business undertaking up and running or facilitate your expansion, with the minimum time and trouble and the maximum of benefits.

Ithala offers a number of financial packages:

1. Agricultural Loans Finance:

This product includes loans for the acquisition of agricultural land, acquisition of livestock, acquisition of equipment and working capital. The repayment terms on these loans vary between 1 month and 240 months depending on the nature of the business. The repayment frequency can also be structured to coincide with the cash flows of the business. Security of agricultural loans can also be arranged based on the assets being financed.

2. Bridging Finance:

This product provides bridging finance and performance guarantees (guarantees linked to bridging finance only) to small contractors in the building and allied trades based on a secured contract.

3. Co-operative Finance:

This product requires members of the co-operative to undergo training on co-operative and business management skills at a designated FET college. Once the business plan is accepted as financially viable to Ithala, the Co-operative is funded, subject to the terms and conditions of Ithala.

4. Empowerment Finance:

This product provides financial assistance to historically disenfranchised individuals to obtain shares in existing, successful, medium-sized private companies based in KwaZulu-Natal.

5. Land Building Finance:

This product finances the acquisition of land and buildings or the erection of buildings for new or existing SMMEs embarking on projects with a positive development impact.

6. Order and Invoice Finance:

Order discounting provides working capital to emerging manufacturing concerns by means of an upfront advance of funds prior to commencement of a contract. Invoice discounting provides a working capital facility for growing manufacturing concerns by means of discounting invoices to their customers.

7. Plant & Equipment Finance:

This product finances the acquisition of equipment for new or existing SMMEs embarking on projects with a positive developmental impact.

8. VAT Loans:

This product provides a short term bridging finance facility to newly-established industrial companies for the payment of VAT on equipment purchased or to newly-established medium-sized property owning companies for the payment of VAT in respect of property acquisitions. The basis of the agreement is that the client pays interest calculated for 4 months upfront. The company's auditors co-sign the agreement and undertake to claim the VAT from the receiver and change the address / account details for the payment of VAT refunds to that of the auditors. Upon refund of the VAT claim, the auditors refund the outstanding amount to Ithala. This facility is to be used for newly established companies only where no output VAT will be applicable which can reduce the amount of the claim. The product is only available to clients making use of another Ithala product.

9. Working Capital Finance:

This product provides working capital to new or existing SMMEs embarking on projects with a positive developmental impact.

Lending criteria

- Ithala strives to finance projects and businesses that are profitable and sustainable over the long run and believes that it is irresponsible to overburden clients with debts that they will be unable to pay.
- Ithala also finance projects that will have a positive development impact in the form of:
 - Job creation.
 - Levels of wealth creation.
 - Black empowerment.
 - Provision of rental space to medium sized businesses.
 - New technologies and skills introduction.
- Beneficiation of South Africa's raw materials, export and / or import replacement, the multiplier effect of the project and level of foreign investment to be generated.
- Ithala also believe that the entrepreneur should be committed to the business to ensure its success. Clients are therefore encouraged to make a contribution in the form of cash or assets to the business. Ithala does finance certain projects or businesses 100% at its own discretion.

Contact Details

17 Isilo Drive
Umlazi
Durban
Tel: 031 907 8911
Fax: 031 907 5685

EASTERN CAPE

BUSINESS FINANCE PROMOTION AGENCY (BFPA)

BFPA is an initiative funded by Khula Enterprise Finance Ltd and provides loans to viable small and medium businesses. BFPA provides business loans ranging from R6,000.00 to R300,000.00 for:

- Acquisition of equipment (new and used).
- Acquisition of stock.
- Working capital.
- Franchises - only registered franchise operations will be considered.
- Contract financing - contractors must have the necessary qualifications / ability to perform the work successfully. BFPA will only finance contractors with a valid, viable contract.
- Land and buildings - BFPA will only finance extensions and alterations to existing business premises.
- Start-up business.

BFPA does not finance personal loans, agriculture, gambling, mining, vehicles for personal use, taxis, research & development.

Qualifying criteria

The applicant and his or her business must meet the following requirements:

- Be in business for a minimum of 12 months.
- Have related business experience.
- Have some banking track record.
- Have a permanent physical address and be contactable telephonically.
- Have a solvent personal balance sheet.

- Be a South African citizen.
- The business must be viable before and after financing.
- The ratio of the owner's equity (own contribution) to total assets must be a minimum of 15%.
- The business must submit certified / audited annual financial statements for the last two years (three years for older businesses).
- Security should be a minimum of 70% of the loan applied for, but is negotiable upwards or downwards depending on the loan package and at the discretion of BFPA.

Contact Details

No. 23 Forth Avenue
Newton Park
Port Elizabeth

Tel: 041 365 6465

Fax: 041 365 3077

E-mail: info@bfpa.co.za

www.bfpa.co.za

EASTERN CAPE DEVELOPMENT CORPORATION (ECDC)

The Eastern Cape Development Corporation will consider applications for finance from businesses whose headquarters are located in the province or those that can prove that the major developmental impact will be felt in the province. The Corporation's products are offered across two main categories: short-term and long-term business finance. ECDC Future, the Corporation's long-term offering, consists of a long-term debt finance vehicle, and an equity finance vehicle, the TERMcap and EQUltrader products respectively. The short-term offering, ECDC Access, provides short-term debt financing products that are geared towards facilitating efficient cash flow management in client businesses. These products are the NEXUStade loan, WORKflow contract loan, POWERplus small loan, and IMBEWU micro loan.

Products :

1. The Imbewu Micro Loan:

Aimed at small and micro enterprises and seeks to facilitate their sustainability. The loan value is R20,000.00 and less and the loan term is a maximum of 6 months. The interest rate and fees charged are in line with the National Credit Act. On full repayment of the loan, the client receives 10% of the interest paid back in cash.

2. The POWERplus Loan:

Ranges from R20,000.00 to R500,000.00 with a loan term of 12 to 36 months. The Interest rate is linked to the prime interest rate and certain fees and charges apply. On full repayment of the loan, the client receives 10% of the interest paid back in cash.

3. The WORKflow Contractor Loan:

Facilitates efficient cash-flow for contractors who require capital advances in order to carry out their projects successfully. The loan value ranges from R100,000.00 to R20-million, with a loan term of 3 to 36 months. Interest rate ranges from prime -2 to prime +3%. A structuring fee of 1% of the loan value and a cash management fee of 2.5% of loan value apply.

4. The NEXUS Trade Finance Product:

Allows businesses servicing trade contracts in the Government sector (green orders) or commercial contracts in the private sector to satisfy the terms of their contracts through efficient cash flow management. The loan value ranges from R10,000.00 to R500,000.00, with a loan term of 1 to 6 months. The interest rate of 0% and a cash management fee of 2.5% to 5% of loan value applies.

5. The TERMcap Loan:

The TERMcap Loan is a vehicle by which capital is channelled to the client's business to allow for financial viability and sustainability through term-defined debt financing. The loan value ranges from R500,000.00 to R20-million and the loan term ranges from 5 to 7 years. Interest is charged from prime -2% to prime +3%. A structuring charge of 1-2% of the value of the loan applies.

6. The Imvaba Eastern Cape Provincial Cooperative Development Fund:

A R50-million Fund to benefit primary cooperatives in the province. The main focus of the revolving fund is to promote the viability of cooperative enterprises in the province. The fund has been structured as part loan finance and part developmental (start up) capital. The target sectors include agribusiness (agro-processing), tourism, ICT, chemicals, textile and clothing, timber and forestry, metals, business process outsourcing, and arts and crafts.

Qualifying criteria

In response to the historical lack of access of small to medium enterprises to finance, the Corporation has moved away from collateral lending, and now uses adequate management capacity and business viability as key lending criteria.

Finance applications that facilitate job creation and / or retention, economic empowerment, value addition to the economy, rural / township development, and increased export income are the most suited to ECDC's business finance products.

Any project that is a new greenfield initiative, where expansion and rehabilitation will be the resultant benefit, will also be eligible for application for ECDC finance.

Contact Details

Head Office

Ocean Terrace Park

Moore Street

Quigney

East London

Tel: 043 704 5600

Fax: 043 704 5700

For information on Eastern Cape Development Corporation (ECDC) offices countrywide please refer to the back of the Directory.

www.ecdc.co.za

FREE STATE

FREE STATE DEVELOPMENT CORPORATION (FDC)

The mission of the Free State Development Corporation (FDC) is to provide financial and business development services that result in the establishment of sustainable SMMEs for economic growth and development in the Free State Province.

Its strategic objectives are to facilitate the establishment and support of sustainable SMMEs and co-operatives through the provision of financial and business development support services and facilitate and co-ordinate participation of SMMEs and Co-operatives in mainstream economic activities.

The Corporation offers a number of financing products.

1. Micro Loans:

These loans range from a minimum of R5,000.00 to a maximum of R20,000.00. Interest is charged at prime less 3.5%. The repayment period may not exceed 36 months.

2. Co-operatives Fund:

This product has varying interest rates depending on the period taken to repay the loan. The repayment period may not exceed 120 months.

3. Bridging loans:

This product is intended to assist SMMEs with short-term cash requirements to service tenders or deliver goods or services. The maximum loan may not exceed 50% of the total project value. Interest is charged at prime. The repayment period is tied to the duration of the SMME's contract with its customer.

4. Initiator:

This product is aimed at entrepreneurs who graduate from the informal to the formal sector. The minimum loan amount is R20,000.00 and may not exceed R1-million. The interest rate charge varies, depending on the period taken to repay the loan. Own contribution is not compulsory, though a further 0.5% will be deducted from interest if the applicant can provide at least 10% of the required capital.

5. Step-Up Loan:

This product is aimed at formal businesses that require capital between R1-million and R5-million. The interest rate charged varies, depending on the period taken to repay the loan. Own contribution is not compulsory, though a further 0.5% will be deducted from interest if the applicant can provide at least 10% of the required capital. It is a requirement that life cover on the key person in the business as well as comprehensive insurance for assets should be ceded to the FDC.

6. Propeller:

This product is appropriate for small businesses that desire to graduate to medium-sized enterprises. The loan ranges between R5-million and R20-million and the repayment period may not exceed 60 months or 120 months in the case of properties. Own contribution is not compulsory, though a further 0.5% will be deducted from interest if the applicant can provide at least 10% of the required capital. The interest rate charged varies, depending on the period taken to repay the loan.

7. Equity:

This product assists ventures whose viability can be enhanced by increasing equity and lowering debt. Equity may also be used in cases where the venture can be viable regardless of size of the debt but lacks collateral to qualify for a loan. FDC will acquire equity in private and public companies only. The level of equity acquired in the venture will not be less than 26% but will not exceed 49%.

LIMPOPO

Contact Details

Free State Development Corporation (FDC)

Head Office

Ms KF Finger

SMME Operation

Tel: 051 400 0810

Fax: 086 646 6397

For information on Free State Development Corporation (FDC) offices countrywide please refer to the back of the Directory.

www.fdc.co.za

SMALL ENTERPRISE FOUNDATION (SEF)

Small Enterprise Foundation provides microcredit to enable and assist its clients to accumulate savings. The institution runs a Microcredit Programme (MCP), and a specially targeted programme called Tšhomisano Credit Programme.

MCP's requirement is that the individual must have been operating a business for at least six months. In this case microcredit is used to change a business from being very fragile to being secure and to attain growth which can dramatically improve household income.

In both MCP and TCP once a client requests a loan she is required to form a group with four others whom she knows very well and trusts. Each of the five must also be interested in obtaining a loan for their own individual businesses.

The five group members are then required to guarantee each others' payments. No other collateral is required. SEF's loans are only for the enterprise and their use is strictly monitored.

Contact Details

Tel: 015 307 5837

Fax: 015 307 2977

www.sef.co.za

BLACK BUSINESS SUPPLIER DEVELOPMENT PROGRAMME (BBSDP)

The BBSDP is a dti cost sharing grant scheme whereby financial support is granted to private sector firms involved in manufacturing, service and retail industries. It can provide grants to a maximum of R100,000.00 per eligible firm over the life of the BBSDP.

Eligible enterprises

In order to qualify for the BBSDP grant, a business must comply with the following requirements:

- The majority of shares must be black owned.
- Its management team must be predominantly black.
- It must have a turnover not exceeding R12-million.
- It must be operating and trading for more than one financial year.
- It must exhibit good growth potential.
- It must comply with statutory requirements (e.g. registered with SARS and provide a Tax Clearance Certificate).
- Businesses operating in any sector of the economy can apply for a BBSDP grant.

Eligible projects

Eligible projects should aim at enhancing the sustainability of a business through competitiveness, capacity building and productivity improvement.

Projects that qualify for BBSDP grants may be classified into one of the following four categories:

1. Projects aimed at upgrading the capability of the management team of the enterprise through generic management training programmes.
 - Executive management development programmes.
 - Finance for non-financial managers.
 - Preparation of bids for corporate and public sector tenders.
2. Projects aimed at improving the effectiveness of the management systems of an enterprise.
 - Production planning and control systems.
 - Quality improvement systems, e.g. ISO 9001 and ISO 14000.
 - Financial management systems.
 - Human resources management systems.
 - Long term business planning.
 - Productivity improvement.
3. Projects aimed at imparting specialized, enterprise specific skills to employees.
 - Welding courses.
 - Computer maintenance and repair.
4. Projects aimed at assisting the entry of the business into targeted markets:
 - Development of marketing plans.
 - Design and limited printing of marketing materials.
 - Website design etc.

INCENTIVES & GRANTS

Eligible expenditure

The BBSDP will offer a cost-sharing grant on an 80-20 percent basis, meaning that the BBSDP would offer grant assistance to cover 80% of the enterprise training cost and the enterprise would contribute 20% of the cost. The maximum grant that can be offered by the BBSDP is R100,000.00. An enterprise can apply for multiple projects provided that the accumulative grants awarded to the enterprise does not exceed R100,000.00. The following expenditures are not eligible for BBSDP cost sharing grants:

- Rent, staff and hardware costs.
- Capital and working capital investment.
- Any activity that is already funded by another government scheme or parastatal or that receives any other financial support from an entity other than the business.

Application procedure

- Submit a completed application form;
- Submit a detailed business plan;
- Submit a Tax Clearance Certificate;
- Provide 3 proposals and quotations for each activity you are applying for;
- Submit a business profile for each approved supplier.

Qualifying criteria

To be considered for a BBSDP grant, the applicant's business must meet the following requirements:

- Must be 50.1% black-owned.
- Management must be black.
- Must have been in business for one year.

- Turnover must be less than R1-million per month or R12-million per annum.
- Must be registered with CIPRO as a CC or (Pty) Ltd.
- Have a valid SARS tax clearance certificate.
- Produce a balance sheet if your turnover exceeds R200,000.00 per annum.
- Completed application form.
- Show potential for growth.
- Have a business plan.
- Have a company profile.

Contact Details

Customer Contact Centre:
086 184 3384

Tel: 012 394 9500
Fax: 086 184 3888

www.dti.gov.za

COOPERATIVES INCENTIVE SCHEME (CIS)

The objective of the dti's Co-operatives Incentive Scheme is to promote co-operatives through the provision of a matching grant and to improve the viability and competitiveness of co-operative enterprises by lowering the cost of doing business.

The CIS offers a 90:10 matching grant with a minimum value of R10,000.00 and maximum value of R300,000.00.

Activities eligible for grant assistance include:

- Business Development Services.
- Feasibility Studies / Market Research
- Production Efficiency.
- Technological Improvement Projects
- Plant and Machinery.
- Start-up requirement.
- Working Capital (Opening stock-start ups).

The CIS does not support the following projects or activities:

- Activities already funded by other government entity or parastatals.
- Costs associated with tendering and tendering documentation.
- Cost of acquiring a building.
- Costs of rental and staff payments.
- Any other cost(s) that the Adjudication Committee, in its sole discretion, deems as non-qualifying.

Qualifying criteria

To be considered for assistance, applications must comply with the following requirements:

- The entity must be incorporated, registered in South Africa in terms of co-operatives Act of 2005, operating or will operate in the emerging sector.
- Have projects in manufacturing, retail, service and agricultural sectors.
- Adhere to co-operatives principles.
- Be controlled by emerging and black individuals.
- Must be rural or semi - urban.
- Promote the involvement of women, youth and people with disabilities.
- Meet all the documentary requirements, which include:
 - Proof of registration.
 - Proof of decision to apply for funding.
 - Enterprise Development Plan (Pre-Diagnostic Report).
 - Business Plan.
 - Three competing quotes.
 - Copy of Constitution.
 - Valid tax clearance certificate.

Contact Details

Nelly Molokoane

Tel: 012 394 1425

Customer Contact Centre:

0861 843 384

For information on Co-operatives Incentive Scheme (CIS) offices countrywide please refer to the back of the Directory.

www.thedti.gov.za

EXPORT MARKETING & INVESTMENT ASSISTANCE (EMIA)

EMIA is a incentive scheme introduced and administered by the Department of Trade and Industry (**the dti**). The purpose of assistance under the EMIA scheme is to partially compensate exporters for costs incurred in respect of activities aimed at developing export markets for South African products and services abroad, and to recruit new foreign direct investment and potential customers into South Africa.

No EMIA incentives are available for the period from 10 December up to and including 10 January of each year.

EMIA is broadly divided into two types, individual participation schemes and group schemes.

1. Individual Participation Incentive

Schemes include:

- Individual Exhibitions (IE) and In-Store Promotions (IP).
- Primary Market Research (PMR) and Foreign Direct Investment (FDI).
- Individual Inward-Bound Missions (IIBM).

2. Group Participation Incentive Schemes

include:

- Group Inward Buying Trade Missions (IBM).
- Group Inward Investment Missions (IIM).
- National Pavilions (NP).
- Outward Selling Trade Missions (OSM) and Outward Investment Missions (OIM).
- Sector-specific assistance (SSAS).

Contact Details

- National Pavilions and Group Missions

Christiaan Saaiman
Director
Tel: 012 394 1021
Fax: 012 394 0114 / 7

- Individual Exhibitions;
- Primary Market Research;
- Foreign Direct Investment Research;
- Individual missions,
- Sector Specific Assistance Schemes and
- Capital Projects Feasibility Programme

Donald Mabusela
Director
the dti Campus
Building A
Ground Floor EMIA
77 Meintjies Street
Sunnyside
Pretoria
Tel: 012 394 1716
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[www.dti.gov.za/exporting/
exportincentives.htm](http://www.dti.gov.za/exporting/exportincentives.htm)

SUPPORT PROGRAMME FOR INDUSTRIAL INNOVATION (SPII)

The SPII is a dti incentive managed by the Industrial Development Corporation (IDC) and designed to promote and assist technology development in South African industry through the provision of financial assistance for projects that develop innovative products and / or processes. The SPII is focussed specifically on the phase that begins at the conclusion of basic research (at the stage of proof of concept) and ends at the point where a pre-production prototype has been produced. The SPII currently consists of three schemes: the **Product Process Development Scheme**, the **Matching Scheme** and the **Partnership Scheme**.

1. The Product Process Development Scheme:

The Product Process Development (PPD) Scheme, provides financial assistance for small, very small and micro enterprises whose total assets (excluding fixed property) are below R5-million and a turnover of less than R13-million as well as total employees of below 50. The financial assistance provided is in the form of a non-repayable grant of between 50% and 85% (depending on the shareholding by BEE, women and persons with disabilities) of the qualifying costs incurred during the technical development stage with a maximum grant amount of R1-million per project. For enterprises with ≤25% BEE shareholding, the grant is 50%; for enterprises with >25% but ≤50% BEE shareholding or >50% shareholding by women or people with disabilities, the grant is 75% and for enterprises with BEE shareholding of >50%, the grant is 85%.

To qualify for support under the PPD Scheme, the proposed product / process should represent a significant technological advance and have a commercial advantage over existing products. The focus on the innovation is local for the PPD Scheme as opposed to global in the other schemes.

As the amount of funding is limited, the funds are allocated to high risk / high potential return projects in preference to lower risk projects, which should be able to obtain commercial funding. The SPII Panel takes the applicant's financial ability to develop the product or process into consideration when approving a new project. The applicant's ability to manufacture and market the product, or have it manufactured and marketed, is also considered.

Qualifying criteria

Applicants and their proposals are assessed on the following evaluation criteria:

- Managerial ability, specifically in the field of the management of product development.
- Financial ability to successfully complete the proposed development and commercialization.
- Ability to manufacture and market products, or to have them manufactured and marketed, or to implement a process.
- The innovation of the proposed product / process (it must represent a significant technological advance and should have a commercial advantage over existing products) locally.
- The marketability of the product (or the product manufactured as a result of the process).
- Compliance with international standards.

2. The Matching Scheme:

Financial assistance under the Matching Scheme is provided in the form of a non-repayable grant of between 50% and 75% (depending on the BEE, women and people with disabilities shareholding) of the qualifying costs incurred during the technical development stage up to a maximum grant amount of R3-million per project.

For enterprises with ≤25% black shareholding - the grant is 50%; for enterprises with >25% but ≤50% black shareholding or >50% women / disabled ownership - the grant is 65% and for enterprises with black shareholding >50% - the grant is 75%.

3. The Partnership Scheme

The Partnership Scheme promotes larger-scale development within South African industries. The scheme provides financial support to commercially viable technological innovation products or process projects and shares in both risks and returns. In considering support for a project under the Partnership Scheme, there should be a clear indication of the causality (additionality) that will follow from the support.

Financial support under the Partnership Scheme is provided in the form of a conditionally repayable grant of 50% of the qualifying costs incurred in the development activity, with a minimum grant amount of R3-million per project repayable on successful commercialisation of the project. Repayment is generally in the form of a levy.

Contact Details

Mr Farouk Mangera
Senior Fund Manager

Tel: 011 269 3911

Fax: 011 269 3126

E-mail: faroukm@idc.co.za

Dr Ntokozo Mthembu
Manager

Tel: 011 269 3073

Fax: 011 269 3126

E-mail: ntokozom@idc.co.za

TECHNOLOGY AND HUMAN RESOURCES FOR INDUSTRY

The Technology and Human Resources for Industry Programme (THRIP) is a partnership programme which challenges companies to match government funding for innovative research and development in South Africa. Managed by the National Research Foundation (NRF) on behalf of the Department of Trade and Industry (**the dti**), THRIP gives local industry the means to obtain specific responses to its technology needs, by unleashing the potential of students, researchers, and science and technology experts.

THRIP focuses on projects that specifically promote and facilitate scientific research, technology development and technology diffusion, or any combination of these. All projects funded by THRIP must include human resource development, but the choice of technological focus is left to the industrial participants and their partners.

The industry and **the dti** share the costs - and therefore the risk - of developing commercial technology on a R2.00 to R1.00 basis (industry: **the dti**). **the dti**'s support may be doubled if a project supports certain THRIP priorities.

Contact Details

Dr Mphekgo Maila

Tel: 012 481 4131 / 4060

Fax: 012 481 4197

E-mail: mphekgo@nrf.ac.za

www.nrf.ac.za/THRIP

BLACK UMBRELLAS

Black Umbrellas is a non-profit company involved in enterprise development and more specifically the support of emerging black business. Black Umbrellas provides a supportive, incubator style environment for emerging, wholly owned black businesses. Black Umbrellas provides its members with a working environment and the support services that will enable them to thrive. Benefits include office space, computers, communications (internet and telephony), vehicles with drivers, a good reliable bookkeeping service, a structured mentorship programme with a business consultant / mentor, and access to credit. An added benefit is that members participate in a growing network of businesses in which they are able to share resources and be motivated by one another's success.

Services offered to members of Black Umbrellas include:

- A secure, comfortable, professional and work friendly office space;
- A thriving environment, with a network of over 80 businesses to interact with;
- Computers, with ADSL internet access and licensed software;
- Comprehensive business tools and templates at your disposal;
- Telephones and a professional reception service;
- Meeting facilities;
- A professional bookkeeping service;
- Vehicles with drivers at your service;
- An on hand Projects Manager for planning advice;
- An on hand Business Consultant and Mentor for advice and guidance;
- Access to credit facilities and assistance to apply for credit;
- Tea and coffee;
- A web presence (by way of a company profile on our website).

Access to these facilities is provided for a monthly fee of R1,000.00, plus a variable amount depending on any telephone and vehicle usage. SMMEs are expected to comply with all legislative requirements (including tax and labour law) and complete a monthly report so that their progress can be monitored.

Contact Details

Cape Town Head Office

Thabo Zwane
 Project Manager
 38 Lower Church Street
 Woodstock
 7925
 Cape Town
 Tel: 021 447 1414 / 1416 / 4799
 Fax: 021 447 5658
 E-mail: thabo@blackumbrellas.org

Johannesburg Office

Richard Ryan
 Project Manager
 1st Floor
 The Business Place Building
 58 Marshall Street
 Marshalltown
 2001
 Tel: 011 492 0902 / 0903 / 0904
 Fax: 011 492 0905
 E-mail: richard@blackumbrellas.org

www.blackumbrellas.org

CHEMIN

Chemin supports the start-up and growth of SMEs in the downstream chemical industry. Chemin is located in Port Elizabeth, Eastern Cape Province, but operates nationally.

Contact Details

Tel: 041 503 6700

Fax: 041 503 6712

www.chemin.co.za

EGOLI BIO LIFE SCIENCES INCUBATOR

Egoli Bio nurtures entrepreneurial life-sciences and biotechnology ventures, helping them to survive and grow during the start-up phase, when they are most vulnerable. The incubator serves as a conduit for the commercialisation of bio-sciences research, products, services and technology platforms. The incubator is located in Modderfontein, Gauteng Province.

Contact Details

Tel: 011 605 2941

Fax: 011 605 2943

www.egolibio.co.za

DOWNSTREAM ALUMINIUM CENTRE FOR TECHNOLOGY (DACT)

The Downstream Aluminium Centre for Technology is located in Richards Bay, KwaZulu-Natal Province and focuses on training, skills development and incubation of small enterprises in the aluminium casting industry.

Contact Details

Tel: 035 797 1500

Fax: 035 797 3050

www.dact.co.za

FURNTECH ADVANCED FURNITURE TECHNOLOGIES (Furntech)

Furntech provides training, skills development and business incubation support to potential entrepreneurs and small enterprises involved in furniture manufacturing. Furntech is an accredited training provider for the furniture industry. Its headquarters are located in Cape Town and has seven branches located across South Africa - in Cape Town, Durban, Johannesburg, George, Mthatha, Umzimkhulu and White River.

Contact Details

Tel: 021 510 0088

Fax: 021 511 1349

www.furntech.co.za

LEPHARO

Seda Ekurhuleni Base Metals Incubator trading as Lepharo was established as a joint initiative between **stp**, Ekurhuleni Municipality, Gauteng Enterprise Propeller and Impala Platinum to provide an environment for the training and development of entrepreneurs and small enterprises in the casting of zinc, copper and brass. The centre provides training, mentoring and coaching and a variety of other business development support services to entrepreneurs. Lepharo is based in Ekurhuleni, Gauteng Province.

Contact Details

Tel: 011 812 9746

Fax: 011 307 5024

www.stp.org.za/centres/ekhuruleni.html

MPUMALANGA AGRI-SKILLS INCUBATOR (MASI)

The incubator promotes sustainable agricultural empowerment, development and entrepreneurship of primarily previously disadvantaged individuals and communities in Mpumalanga and possibly throughout the country. The main objective of MASI is to create sustainable small agricultural enterprises and lower the risk of financiers, thereby making funding more accessible to small-scale farmers.

Contact Details

Tel: 013 754 1144

Fax: 013 755 4028

www.masdt.co.za

MPUMALANGA STAINLESS INITIATIVE (MSI)

Mpumalanga Stainless Initiative (MSI) is an incubator funded by **the dti**. As an attempt to address the problem of unemployment in the province, a need was identified to expose a large number of interested SMMEs to the possibilities of the manufacturing sector. Potential candidates are screened and selected for technical and business training. The programme equips them to take up stainless steel product manufacturing opportunities.

The objectives of the MSI Incubator are:

- To directly assist emerging entrepreneurs during the start-up of their small business engaged in the beneficiation of stainless steel.
- To equip the emerging entrepreneurs with the necessary technical skills and technology know-how so as to develop viable products for commercialization by them.
- To train and develop emerging entrepreneurs in business skills in order that they can successfully manage their own business.
- To assist emerging entrepreneurs with the establishment of their businesses and the marketing of their products.

Contact Details

Owen Maroleng

Acting General Manager

MSI

Middelburg

Tel: 013 246 1528

Fax: 013 246 1641

www.mptainless.co.za

INCUBATION

NELSON MANDELA BAY INCUBATOR

The Nelson Mandela Bay Incubator aims to contribute in the process of creating successful small ICT enterprises in the Eastern Cape. It houses entrepreneurs and supports them with services such as business mentorship, physical infrastructure, industry and investor networking. It is based in Port Elizabeth, Eastern Cape Province.

Contact Details

Tel: 041 582 3590 / 1 / 2 / 3

Fax: 041 582 3595

www.snbiciti.co.za

SEDA AGRICULTURE, MINING AND TOOLING INCUBATOR (SAMI)

SAMI focuses on tooling for the agricultural and mining sectors. It is based in Bloemfontein, Free State Province.

Contact Details

The Centre is being planned and is not in operation yet.

SEDA AUTOMOTIVE TECHNOLOGY CENTRE (SATEC)

SATEC supports start-ups whose ultimate objective is to develop technology-influenced products or services for the automotive industry. Through its partnership with Tshwane University of Technology and the CSIR, the Centre provides technical as well as business development support services to entrepreneurs and small enterprises.

Contact Details

Tel: 012 564 5592

Fax: 086 607 2832

www.satec.co.za

SEDA CONSTRUCTION INCUBATOR (SECI)

SECI provides business support services, office infrastructure and other resources to eligible businesses in the construction sector. It focuses specifically on the development of small contracting firms classified under the Construction Industries Development Board (CIDB) as grade 3 and provides them with services such as business mentorship, physical infrastructure, industry and investor networking. The incubator is based in Durban, KwaZulu-Natal Province.

Contact Details

Tel: 031 309 4940 / 2 / 3

Fax: 031 309 4946

www.seci.co.za

SEDA ESSENTIAL OILS BUSINESS INCUBATOR (SEOBI)

SEOBI empowers emerging farmers to produce, and in some instances process, high value essential oils. The incubator transfers appropriate technologies to emerging farmers in order to facilitate starting or increasing commercially viable essential oil production. The incubator is based in Pretoria, Gauteng Province.

Contact Details

Tel: 012 808 3061

Fax: 012 808 1630

www.seobi.co.za

SEDA LIMPOPO JEWELLERY INCUBATOR (SLJI)

SLJI develops entrepreneurial jewellers in the Limpopo Province. It is based in Polokwane.

Contact Details

Tel: 015 293 0214
 Fax: 015 293 0214
 E-mail: production@ljc.co.za
www.limpopojewellery.co.za

SEDA MAPHURA-MAKHURA INCUBATOR (SMMI)

SMMI is a training and technology demonstration incubator which trains local farmers in planting of sunflower and soya beans for the production of biodiesel. The incubator is located in Marble Hall, Limpopo Province.

Contact Details

Tel: 013 268 9324
 Fax: 013 268 9320
www.biodiselmml.co.za

SEDA PLATINUM INCUBATOR (SPI)

SPI is a platinum beneficiation and jewellery training and manufacturing incubator, which aims to create an internationally recognised centre of platinum beneficiation excellence and is dedicated to the advancement of skills in the beneficiation of platinum group metals. The incubator is based in Rustenburg, North West Province.

Contact Details

Tel: 014 597 0736
 Fax: 086 697 3800
www.spi.org.za

SEDA SUGAR CANE INCUBATOR

The mission of the Seda Sugar Cane Incubator is to develop internationally competitive previously disadvantaged entrepreneurs in the South African sugar cane industry through the process of agricultural business incubation. It is based in Nelspruit, Mpumalanga Province.

Contact Details

Tel: 083 305 4815
 Fax: 086 664 4815
www.stp.org.za/centres/sesuci.html

SEDA TECHNOLOGY PROGRAMME (stp)

Stp provides technology and business development support services to small enterprises. The programme aims to stimulate economic growth and development through facilitating technological innovation, increasing access to and utilisation of technologies and technical support for small enterprises to improve their sustainability and international competitiveness. **stp** operates 27 Technology Business Centres around the country.

Contact Details

Charles Wyeth
 Executive Manager
 Tel: 012 441 1356
 Fax: 012 441 2356
 E-mail: cwyeth@seda.org.za

SOFTSTART BUSINESS AND TECHNOLOGY INCUBATOR (SBTI)

SBTI was borne out of the merger of Softstart, a real estate incubator which assisted innovative early stage ICT entrepreneurs with mentoring and support in the strategy and practice of growing a sustainable business, and Bodibeng Technology Incubator, a virtual and real estate incubator which supported high-tech entrepreneurs in starting and growing their businesses by offering innovative products and services.

SBTI offers state-of-the-art 'plug-and-play' offices with high-speed internet access as well as other business support services to entrepreneurs and small enterprises. SBTI is based in Midrand, Gauteng Province.

Contact Details

Tel: 011 695 4800

Fax: 011 695 4811

www.sbti.co.za

SOSHANGUVE MANUFACTURING TECHNOLOGY DEMONSTRATION CENTRE (SMTDC)

The purpose of SMTDC is 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. Its vision is to accelerate the establishment and development of low-cost small manufacturing enterprises. SMTDC is based in Soshanguve, Gauteng Province.

Contact Details

Tel: 078 808 9015

Fax: 012 793 0010

www.smdtc.co.za

TIMBALI TECHNOLOGY INCUBATOR

The 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.

Contact Details

Tel: 013 752 4247

Fax: 013 752 5954

www.timbali.co.za

ZENZELE TECHNOLOGY DEMONSTRATION CENTRE

Zenzele provides technical and research support to small-scale mining and mineral-related enterprises with the aim of nurturing them and accelerating growth, skills development, job creation and assisting enterprises to successfully compete in their markets. Zenzele provides a range of services to small-scale miners across South Africa.

It is based at the Mintek Campus in Randburg, Gauteng Province, and has a satellite office in the Northern Cape Province from which it supports various community development projects.

Contact Details

Tel: 011 709 4674

Fax: 011 709 4625

INDUSTRY-SPECIFIC PROGRAMMES

BENEFICIATION BUSINESS DEVELOPMENT

This Department of Minerals and Energy initiative provides assistance to Small, Micro and Medium Enterprises (SMME) in the beneficiation sector through business development services; business linkages; feasibility and market studies.

Beneficiation Business Development is also involved in the following activities:

- Facilitating of international jewellery manufacturing training programmes for the youth.
- Providing opportunities for SMME business development through business skills training organised during Mining Week and Design Indaba.
- Partnering with Kgabane Jewellery Project on training of indigenous jewellery manufacturing technique.
- Providing assistance to SMMEs on business plan development.

Contact Details

Beneficiation Economics Directorate
Department of Minerals & Energy
Mineralia Centre
234 Visagie Street
Pretoria
Tel: 012 317 8121

COMPREHENSIVE AGRICULTURAL SUPPORT PROGRAMME (CASP)

The aim of this Department of Agriculture programme is to provide post-settlement support to the targeted beneficiaries of land reform and to other producers who have acquired land through private means and are, for example, engaged in value-adding enterprises domestically or involved in export.

The programme makes interventions in six priority areas:

- Information and technology management.
- Technical and advisory assistance, and regulatory services.
- Marketing and business development.
- Training and capacity building.
- On / off farm infrastructure and product inputs.
- Financial support.

Contact Details

Department of Agriculture
Tel: 012 319 7553

www.nda.agric.za/docs/CASP/casp.htm

FORESTRY ENTERPRISE DEVELOPMENT (FED)

The aim of the Department of Water and Forestry's Forestry Enterprise Development (FED) is to create opportunities for people to utilise forests (indigenous forests, woodlands and plantations) and forest-based resources for economic growth, income generation and job creation in a manner that will take people from a subsistence livelihood system into the market economy and from the "second economy" into the "first economy".

The FED Programme comprises of 5 sub-programmes as described below:

1. Afforestation:

Focuses on the afforestation activities particularly in the provinces of KwaZulu-Natal and the Eastern Cape. This sub-programme will ensure that enterprise development takes place in accordance with the undertakings of the Forestry Broad-Based Black Economic Empowerment Charter.

2. Ecotourism:

Focuses on FED activities that are based on environmentally responsible travel to natural areas, in order to enjoy and appreciate nature that promote conservation, have low visitor impact and provide for beneficially active socio-economic involvement of local people. The intervention aims to develop and grow viable market-driven business ventures stemming from the current and previously state owned forests such as Knysna, Tsitsikamma, Thate Vondo, Ngome, Amathole, Pondoland Forests etc.

3. Non-timber Forest Products (NTFP):

Is championing all those activities where timber is not an output or product but otherwise acts as a support or supplementary input. An example will be growing of mushrooms and practicing bee-keeping in a forest.

4. Timber Production and Processing (TPP):

Focuses on timber business development. The aim of this sub-programme is to identify and utilise opportunities that are provided by the timber resources in the country and turn them into businesses that have a positive impact on the Forestry Sector across the value chain and at both small, medium and micro level and high level forestry industry.

5. Strategy, Innovation and New Business Development (SIND):

Is designed to facilitate and drive the implementation of all the other sub-programmes within the FED Programme. The sub-programme links and synergizes all internal FED and Forestry Directorate units and functions while providing an external linkage to supporting institutions like Industrial Development Corporation (IDC), Small Enterprise Development Agency (SEDA) etc.

In addition the sub-programme serves as a quality assurance, monitoring and evaluation platform for the whole FED programme.

Programme beneficiaries or target groups include small growers, entrepreneurs, communities and the private sector.

Contact Details

Tebogo Mathiane
Forestry Development
Tel: 012 336 7903
Fax: 012 336 8937
Email: 1cf@dwaf.gov.za

www.dwaf.gov.za

SMALL-SCALE MINING

With the advent of the new Minerals and Petroleum Resources Development Act in 2002, many previously disadvantaged South Africans have begun to see small-scale mining as a way to a new life.

The government has, through the Department of Minerals and Energy, established the Directorate of Small-Scale Mining to develop and address the challenges faced by the small-scale mining sector, with a view to integrating them into the greater South African mining community.

The small-scale mining sector includes artisanal or subsistence mining operations (new entrants); sub-optimal formal mining operations; and entrepreneurs with upfront capital.

The department is working to legalise the small-scale mining operations that currently exist, and find ways to help them become economically viable in a way that is relevant, understandable and affordable to small-scale miners.

The Directorate of Small-Scale Mining assists aspiring small-scale miners in the following ways:

- Establishment of a legal entity;
- Guidance towards the identification of mineral deposits;
- Environmental impact assessment (EIA);
- Legal and contractual arrangements, mineral rights etcetera;
- Reserve estimation of the selected deposits;
- Mining feasibility study;
- Market study; and
- Development of mining equipment.

A Small-Scale Mining Board has been set up as a point of delivery for the services required by the small-scale mining sector. It co-ordinates a substantial amount of expert capacity and experience and specialises in planning and developing a viable mining project through the pre-feasibility stages.

Contact Details

Small-Scale Mining
Department of Minerals & Energy
Mineralia Centre
234 Visagie Street
Pretoria
Tel: 012 317 8672

TOURISM ENTERPRISE PARTNERSHIP (TEP)

The Tourism Enterprise Partnership (TEP) is a small business development agency focused on small and medium tourism businesses in South Africa. It is a not-for-profit organisation that is funded by the Business Trust, the South African Government through the Department of Tourism and corporate South African organisations. TEP has been in existence since the year 2000 with the mandate to improve the sustainability of small tourism enterprises and thereby facilitating job creation and transformation within the tourism industry. TEP has developed a practical, step-by-step graduation model that assists small and medium tourism enterprise to increase business activities while providing greater market access.

TEP supports tourism SMMEs in the following ways:

1. Product development:

TEP passionately believes that quality is the cornerstone to successful tourism product and service delivery. A consistent quality product is one that is sustainable and will increase in value over the long-term. TEP will review your tourism offering and make recommendations on improvements or changes to be in line with global tourism needs and operational standards.

2. Skills development:

TEP offers formal training programmes and skills workshops, as well as on-the-job mentorships for clients to improve and acquire relevant skills.

3. Market access:

TEP has created a marketing programme called Hidden Treasures™ where the best small tourism offerings are clustered and actively sold. TEP also provides marketing insights and advice, and assists small businesses to participate in the formal tourism channel.

4. Sustainability:

TEP's ultimate goal is to make small tourism businesses sustainable over the long-term.

Qualifying criteria

To benefit from TEP assistance the SMME should be:

- An existing small or medium tourism business.
- Able to demonstrate growth potential.
- A high performer in tourism.
- Passionate and demonstrate entrepreneurial spirit.
- A legal entity (if not, TEP can assist you to become one).
- Willing and able to provide monthly information on turnover and jobs.
- It's a requirement that 75% of our clients be owned and managed by historically disadvantaged South Africans.

Contact Details

Gauteng (Head Office) Johannesburg

3rd Floor Travel House,
6 Hood Avenue

Rosebank

Tel: 011 880 3790

Fax: 011 880 2740

E-mail: info@tep.co.za

For information on Tourism Enterprise Partnership (TEP) offices countrywide please refer to the back of the Directory.

www.tep.co.za

BUSINESS-TO-BUSINESS PROGRAMME

The Business-to-Business (B2B) programme supports the establishment of partnerships between Danish companies and companies in South Africa. The programme can assist companies in South Africa in finding a Danish partner, which can help them gain access to Danish technology and know-how. Through the partnership, Danish companies can obtain access to new markets, products and production opportunities. The B2B Programme aims to develop the private sector in South Africa by supporting the establishment of long-term and mutually committing partnerships between Danish and South African companies. By developing the private sector and using business linkages as an instrument for economic growth, the B2B Programme seeks to improve living conditions for the South African people, especially those previously disadvantaged. To this end it is a special requirement for South African companies that they are 25,1% black owned or otherwise have a high combined score on the BEE Scorecard. If South African companies do not have 25,1% black ownership the Danish Embassy will determine whether the local partner fulfils other elements of the BEE Scorecard to a satisfactory extent. In these cases an official BEE Status audit is a requirement.

Contact Details

Embassy of Denmark
Ground Floor
iParioli Office Park Block B2
1166 Park Street
Arcadia
Pretoria
Tel: 012 430 9340
Fax: 012 342 7620
E-mail: pryamb@um.dk

www.ambpretoria.um.dk

SOUTH AFRICAN INTERNATIONAL BUSINESS LINKAGES (SAIBL)

SAIBL is a business linkage programme building the competitiveness of black enterprises, through improvements in management, productivity and quality, and use of modern technology, and linking them to domestic and international markets, in sustainable business relationships.

The programme:

- Promotes sustainable business linkages between corporations & black enterprises.
- Supports corporations with enterprise development and procurement practices.
- Supports black enterprises to export to Africa, the US and other markets.
- Supports black enterprises with demand driven capacity building and training.
- Supports business service providers offering affordable, quality services.
- Supports industry associations to improve their governance & member services.
- Promotes knowledge and best practices in linkages and enterprise development.

The programme has four components namely:

- SME Competitiveness.
- Corporations & Linkages.
- Business Member Organisations (BMOs) & Business Service Providers (BSPs).
- Knowledge Management & Sharing.

LINKAGE & PARTNERSHIPS

SAIBL offers the following support Services:

- Company diagnostics.
- Strategic and business planning.
- Organisation & management (structure, functions, etc.) improvements.
- Accounting & management information systems design & improvements.
- Market strategies and plans, and sales improvements.
- Quality assurance, management and certification (e.g. ISO / SHE / SABS etc).
- Production, productivity and product improvements.
- Business management skills development, mentorship and coaching.
- Customised in-house training and outside training.
- BEE rating and certification.
- IT for business solutions.
- Export networking and matchmaking.
- Trade missions & exhibition support.

Qualifying criteria

To qualify for SAIBL support, an enterprise should satisfy the following requirements:

- Ownership: More than 26% unfettered black ownership or shareholding.
- Solvency: More than a year in operation as a going concern.
- Management: At least 50% of management positions held by blacks.
- Legal Status: Registered as a legal entity.

The owners must provide documents to verify ownership, financial status, legal status and management. In addition, SAIBL applies suitability criteria including potential for linkage to corporations, growth in sales and employment potential.

Contact Details

Gauteng (Head Office)

John Chitsa
145 Western Sevice Rd
Maple Place South
Woodmead Business Park
Woodmead
Johannesburg
2148
Tel: 011 602 1227
Fax: 011 802 1101
E-mail: john.chitsa@eciafrica.com

For information on SAIBL offices countrywide please refer to the back of the Directory.

www.saibl.co.za

BUSINESS PARTNERS MENTORS

Business Partners Technical Assistance, Mentorship and Consulting Services, a division of Business Partners Ltd, harnesses the business expertise, skills and wisdom of senior business and professional people, making their services available to entrepreneurs in small and medium enterprises in South Africa.

The mentors participating in the Business Partners Mentors programme are carefully selected individuals who have proved themselves successful in their business and careers, and who support the endeavours of Business Partners Technical Assistance, Mentorship and Consulting Services to provide a service of high standards and quality.

These mentors are prepared to make time available to assist entrepreneurs to improve the efficiency, profitability and growth of their businesses.

All mentors subscribe to Business Partners Mentors' code of ethics which will ensure that the principles of integrity, good faith, confidentiality, impartiality, incorruptibility, accountability and professional conduct are adhered to.

Services include **counselling and support**, covering the full spectrum of functions of managing a business, depending on the nature and size of the business and the expertise of the mentor.

Apart from advising on and assisting with basic and practical functions of management, the mentor will be involved in problem diagnosis, investigations, formulating solutions, recommendations, appropriate actions, coaching, implementation and follow-up.

Under **specialised assistance**, mentors provide specialised assistance with specific management functions and areas such as budgets, administration, credit control, cash flow, information systems, marketing, human resources, production, and other business activities such as expansion, construction, installing a new plant or an accounting system where specialised expertise which is not internally available or is needed for a short period of time.

Under **sectoral assistance**, mentors with specific knowledge of certain types of businesses provide sector-specific assistance.

Under **turnaround assistance**, mentors get involved in businesses in financial trouble, to assist in turning these businesses around to profitability.

The **fee structure** is set to ensure a cost effective, yet affordable service. Daily tariffs are available on request, and will be determined by factors such as the type of business, the locality of the business, the scope of the assignment, and the mentor available.

Contact the Mentor Liaison Officer at your nearest Business Partners office.

Contact Details

For contact details please refer to the back of the Directory.

KHULA MENTORSHIP PROGRAMME

Khula provides both pre- and post-loan mentorship to small and medium size enterprises. The actual provision of mentorship services is done by independent mentors / business advisors that are skilled in their respective areas of specialisation.

Khula sources its business mentors from a database that is maintained by the Institute of Business Advisors of South Africa (IBASA). IBASA specialises in the selection and accreditation of mentors / business advisors.

Khula and IBASA have entered into a service level agreement with the primary purpose of regulating and managing the provision of business advisory services to the SME sector.

Pre-loan mentorship

This phase of mentorship is geared towards assisting aspiring entrepreneurs with potentially feasible business ideas to package viable business plans with a purpose of submitting such plans to Khula's financing partners for funding.

Khula will only consider applications for business plan development that satisfy the following requirements:

- A feasibility study that demonstrates the viability of the business idea;
- A comprehensive and well researched marketing plan;
- Applicants need to possess some level of experience in their proposed business venture;
- A minimum equity contribution as defined by Khula's financing partners.

Application procedure for pre-loan mentorship:

- The aspiring SME approaches a Khula Regional Office for an initial basic assessment;
- Khula's Regional Office conducts an initial assessment in accordance with pre-determined qualifying criteria and communicates the final decision (whether or not to continue with the application) to the applicant;
- In the event of an application being successful, Khula's Regional Office will then commission the development of a business plan. This step will involve the appointment of a mentor to facilitate the business plan development assignment. The applicant will be expected to play a leading role in the whole business plan development process. Terms of reference detailing the whole process will be signed by Khula, the mentor and the mentee;
- The mentor and the mentee will then present a draft business plan at Khula's Regional Office. Should the business plan meet all the requirements as stipulated in the terms of reference, Khula's Regional Office will facilitate the promotion of the plan to a financing partner chosen by the applicant;
- Khula's Regional Office will then track the loan application process until a decision is taken by a Khula financing partner.

Contact Details

the dti Group Campus
1st Floor
Block G
77 Meintjies Street
Sunnyside
0002
Sharecall: 086 005 4852
E-mail: helpline@khula.org.za

www.khula.org.za

ENABLIS ENTREPRENEURIAL NETWORK

Enablis is a Canadian-based not-for-profit organisation that supports entrepreneurs in the developing world through its member-driven network, called Enablis Entrepreneurial Network.

Enablis Entrepreneurial Network is an organized, interactive network of entrepreneurs in developing countries who share similar values and who believe in the importance of small-to-medium enterprises for poverty reduction and sustainable development.

The result is a group of individuals drawn together by their capacity for entrepreneurship; a powerful force for change in the developing world.

Conceived at the 2002 G8 Summit, Enablis was founded by the Canada Fund for Africa, Accenture, and Telesystem as a private sector-led Non-Profit Organization that aims to help entrepreneurs in developing countries.

Enablis entrepreneurs are specially selected, formally accredited, and endowed with a code of conduct and set of values that form the foundation of Enablis: respect, integrity, professionalism, and sustainability.

The Enablis network welcomes a wide range of entrepreneurs, brought together by their belief in the power of entrepreneurship, and by their commitment to assisting each other. Enablis exists for, and operates on behalf of its members.

Contact Details

Enablis Entrepreneurial Network Africa Region Head Office

7 Mellis Road
2nd Floor
North Tower
Bradenham Hall
Rivonia
Johannesburg
2192
Tel: 011 234 2526
Fax: 011 234 2527

For information on Enablis offices countrywide please refer to the back of the Directory.

www.enablis.org

OTHER SUPPORT PROGRAMMES

THE BUSINESS PLACE

The Business Place is a network of walk-in centres for entrepreneurs - with relevant support and information services offered under one roof. The Business Place brings together business, community based organisations and NGOs.

Services are offered to those who want to start or grow a small business or micro enterprise, with a strong focus on youth. Clients are assisted with the "how to's" and "next steps" of starting, improving or expanding a business.

Specific services include:

- One-on-one consultations.
- A structured series of ongoing progressive business skills workshops.
- An ongoing series of industry-specific networking forums with sector specialists.
- Connecting clients to relevant business opportunities.
- Provision of access to computer facilities, the Internet and business research materials.
- Referral to a wide range of additional service agencies from a comprehensive directory of business support organisations.

Other assistance initiatives are:

- **The Opportunity Exchange:**

Creates a forum in key sectors such as construction, tourism, arts and crafts, women in business issues, to connect entrepreneurs to relevant information and support from the institution's broad network of sector leaders.

- **Enterprise Development Initiative:**

Through partnerships with leading private and public sector companies that are interested in supporting small business, SMEs are linked to business opportunities within key industries.

- **Accounting Mentorship:**

Programme (AMPS): Recognizing that a large number of clients lack proper bookkeeping systems, The Business Place has set up a programme to help clients develop a proper computerized bookkeeping system through a "learning-by-doing" approach. During the 8 four-hour training sessions, clients are helped to set up their own bookkeeping system. The programme also links each client to a mentor in order to transfer necessary computer literacy skills.

- **SMME Loan Fund:**

The Business Place is connected to a fund offering loans from R25,000.00 to R 500,000.00.

Contact Details

For contact details please refer to the back of the Directory.

www.thebusinessplace.co.za

RED DOOR (WESTERN CAPE)

REAL ENTERPRISE DEVELOPMENT INITIATIVE (RED) Door is an initiative of the Western Cape Government's Enterprise Development sub-directorate within the Department of Economic Development and Tourism.

The RED Door is a one-stop shop for new and existing businesses looking for help and advice, from the most basic to the most sophisticated.

RED Door aims to:

- Help build new businesses;
- Help strengthen and develop existing businesses; and
- Help create and build more black-owned businesses.

RED Door provides a range of support services to the province's small businesses, including:

- Writing a business plan;
- Identifying and fixing the weak points in the business;
- Helping with access to finance;
- Getting affordable support from a network of business service providers;
- Finding accountants and lawyers;
- Improving business skills;
- Learning how to apply for and win government tenders;
- Finding out about government incentives;
- Finding out about client relations, marketing and research;
- Learning about how to import and export.

RED Door also offers:

- Internet access;
- Small conference rooms;
- Ongoing access to mentors;
- Community entrepreneurship outreach programmes to the youth, women, emerging farmers and people with disabilities.

RED Door advice centres are located in Atlantis, Beaufort West, Hermanus, Khayelitsha, Knysna, Mitchell's Plain, Paarl, Mossel Bay, Oudtshoorn, Retreat, Table View & Vredenburg and there are Mobile RED Doors too.

Contact Details

www.reddoor.gov.za

OTHER SUPPORT PROGRAMMES

SMARTXCHANGE (KWAZULU-NATAL)

Based in Durban, SmartXchange is a not-for-profit Information & Communications Technologies cluster established to promote and support the region's vision to be the technology hub of Africa.

The core mandate for SmartXchange includes the development of a quality ICT SMME base in KwaZulu-Natal. SmartXchange runs a structured Entrepreneur Support Programme (ESP).

The aim of the programme is to continuously provide business support and services to resident entrepreneurs.

The objectives of ESP are:

- To provide an enabling environment for young entrepreneurs in the ICT sector.
- To provide physical and ICT infrastructure that supports business operations.
- To provide access to the knowledge and skills required to effectively run a business.
- To encourage and facilitate business partnerships.

SmartXchange provides the following support services to its clients:

- Overview of the business growth cycle and relevant changes in structure and management styles.
- Industry specialist mentors and coaches.
- Monthly business health checks, sustainability reports and personalised assistance.
- Training related to the specific needs of businesses.

- An SMME forum to build relationships and partnerships.
- Business network opportunities through a Business Partnership Programme.
- Resource Centre, Sponsored Internet Access, Sponsored Software Licenses.
- Assistance in creating structures relevant to specific stages of business growth.
- Assistance in formulating required policies and procedures.

Admission criteria

To be accepted to SmartXchange, the applicant's business must be a legal entity in the ICT sector and be an SMME in size and nature.

SMMEs must be privately, independently or co-operatively owned and managed and must comply with any two of the following quantitative criteria:

- Total annual turnover must be less than R26-million.
- Total assets excluding fixed property must be less than R5-million.
- Less than 200 full time employees.

Contact Details

5th Floor
SmartXchange
5 Walnut Road
Durban
Tel: 031 307 1988
Fax: 031 307 1987
E-mail: info@smartxchange.co.za

www.smartxchange.co.za

THE KHULA PROPERTY PORTFOLIO

The Khula Property Portfolio came about as an initiative from government to provide business premises to business start ups or those expanding to medium sized businesses.

The rental charged is highly subsidized in order to encourage small business operators to move into formal operating space.

To qualify for acceptance into the business premises under the property portfolio, the following requirements should be met:

- The applicant must be a small to medium size business requiring 50 - 400m² of space.
- Business activity must comply with municipal by-laws.
- The business must be conducted with a profit motive and be economically viable.
- The individual or person holding a controlling interest must be a citizen of the Republic of South Africa.
- The business operator must meet the minimum requirements.

Contact Details

Gensec Property Services (Pty) Ltd
(managing agents for the Khula Property Portfolio)

JHI Place
2 Norwich Close
Sandton
Johannesburg
Tel: 011 911 8000
Fax: 011 911 8146

Durban
JHI House
39 Florida Road
Morningside
Durban
Tel: 031 334 6111

Cape Town
Metropolitan Life Centre
26th Floor
7 Coen Steytler Avenue
Foreshore
Cape Town
Tel: 021 446 4600
Fax: 021 948 4388

Bloemfontein
1st Floor
Shop 134
Cnr. Maitland & Oosburger Street
Bloemfontein
Tel: 051 430 2341
Fax: 051 430 2409

NATIONAL TECHNOLOGY TRANSFER CENTRE (NTTC)

The National Technology Transfer Centre (NTTC) is an initiative by **the dti** to facilitate technology transfer and diffusion to SMMEs with a specific focus on the second economy. Its vision is to be a Centre of Technology Transfer Excellence for the SA industry, primarily focusing on SMMEs, contributing to growth, equity and employment.

The NTTC promotes and facilitates the transfer of technology, which is appropriate, effective and competitive through the provision of:

1. Specialist services and advice through its networks to industry and;
2. Bridging finance on favourable terms to SMMEs.

The NTTC assists businesses in acquiring appropriate technologies through national and international networks and in negotiating technology transfer agreements.

It offers the following services:

- Technology assessment;
- Technology sourcing and evaluation;
- Technology selection;
- Negotiating and drafting of agreements;
- Technology transfer education;
- Technology transfer;
- Project management;
- Technology advisory service;

Contact Details

Laurie Steenkamp
NTTC Centre Manager
Tel: 012 841 3755
Fax: 012 841 3110
E-mail: plsteenkamp@csir.co.za

www.nttc.org.za

TECHNOLOGY ADVICE CENTRE (TAC)

The newly-established Technology Advisory Centre (TAC), which forms part of **the dti** Innovation and Technology programme provides advisory services to SMMEs wishing to participate in the programme and offers information on other technology service providers outside **the dti**, in both the public and private sector.

The TAC will also provide advice based on current technology trends. The objective of **the dti** Innovation and Technology programme is to facilitate the identification of industrial sector needs and offer support as required by the various sectors.

The programme is aimed at keeping industry well-informed about global technology development trends, based on studies conducted to determine those key technologies that would influence the competitiveness, sustainability and future development of South African industries.

Contact Details

Ms Daphney Mhlanga
Technology Linkages
Tel: 012 394 1272
Fax: 012 394 2272
E-mail: daphney@thedti.gov.za

TECHNOLOGY STATIONS PROGRAMME

The Tshumisano Trust's Technology Stations Programme (TSP), an initiative of the Department of Science and Technology (DST) was established in 2001 to provide technology transfer and related skills upgrading services that were identified as vital to the competitiveness of South Africa's SMEs.

The TSP aims to strengthen technological innovation activities and related skills upgrading to increase the relative competitiveness of technology-based SMEs in targeted sectors:

- Agrifood processing;
- Electronics;
- Metal value adding;
- Chemicals;
- Metal casting;
- Composite and moulded plastics;
- Tooling and die making (TDM).

Through its Institutes for Advanced Tooling Stations, Tshumisano addresses tooling in South Africa by looking at the whole life cycle of tooling manufacture from design and production to tool recycling.

Contact Details

Unit U16-U17
First Floor
Enterprise Centre
6 Mark Shuttleworth Street
The Innovation Hub
Persequor, Ext 10
Pretoria
Tel: 012 844 0413
Fax: 012 844 0412

www.tshumisano.co.za

Tshumisano Trust operates twelve Technology Stations at various universities across the country.

They are:

1. AGRIFOOD TECHNOLOGY STATION

The Technology Station provides a complete range of scientific and technical services to the agricultural and food industries.

Its services are:

Technology transfer, empowerment, food health and safety practices compliance, process development and improvements, analytical services, training and awareness programmes.

Contact Details

Larry Dolley
Cape Peninsula University of Technology
Tel: 021 460 4262
Fax: 021 460 3905
E-mail: dolleyL@cput.ac.za

2. LIMPOPO AGRIFOOD TECHNOLOGY STATION (LATS)

The Technology Station provides a complete range of scientific and technical services to the agricultural and food industries.

Its services are: juice processing from raw products, fruit drying, analytical services and technical training to SMEs based in Limpopo Province.

Contact Details

Dr Fhatuwani Nixwell Mudau
University of Limpopo
Tel: 015 268 2785
Fax: 015 268 3359
E-mail: mudaufn@ul.ac.za

3. TECHNOLOGY STATION IN AUTOMOTIVE COMPONENTS (ACTS)

ACTS provides a first choice one-stop multi-disciplinary advisory centre for the automotive components and related industries in Southern Africa.

Its services and support include: failure and fatigue life prediction analysis, mechanical testing of metals, residual stress determination, load monitor, product design and development, research and development and training.

Contact Details

Prof. Dr Danie Hattingh
Nelson Mandela Metropolitan University
Tel: 041 504 3608
Fax: 041 504 9123
E-mail: danie.hattingh@nmmu.ac.za
or lucinda.lindsay@nmmu.ac.za

4. TECHNOLOGY STATION IN CHEMICALS (TSC)

The TSC provides assistance to technology-based SMEs manufacturing chemicals and related products to enhance their competitiveness.

Its services include: technology audits, setting product quality standards, and waste and affluent management.

Contact Details

Ms Veronica Ngubane
Mangosuthu University of Technology
Tel: 031 907 7453
Fax: 031 907 7385
E-mail: veronica@julian.mantec.ac.za

5. TECHNOLOGY STATION IN CHEMICALS AND CHEMISTRY

The Technology Station's services include: product analysis, product design and development of product formulae.

Contact Details

Mr. Vincent Tau
Tshwane University of Technology
Tel: 012 521 0789
Fax: 012 703 0671
E-mail: tauvr@tut.ac.za

6. TECHNOLOGY STATION IN CLOTHING & TEXTILES (TSC&T)

TSC&T provides support to SMEs in the clothing and textile industry to improve innovation and competitiveness.

Its services include: trouble shooting, simulated product unit to demonstrate optimum production methods and textile and garment testing services.

Contact Details

Mr. Shamil Isaacs
Cape Peninsula University of Technology
Tel: 021 959 6470
Fax: 021 959 6816
E-mail: isaacssh@cput.ac.za

7. TECHNOLOGY STATION IN DOWNSTREAM CHEMICALS

The Technology Station's offerings include: new products, new technologies, analytical and testing services and problem solving services.

Contact Details

Mr. Geoff Ritson
Nelson Mandela Metropolitan University
Tel: 041 504 3482
E-mail: geoff.ritson@nmmu.ac.za

8. TECHNOLOGY STATION IN ELECTRONICS (TSE)

The objective of the TSE is to assist technology-based SMEs in the electronic, electrical and communication technology industries to become global competitors through product design and development, electric assembling, digital systems and small-scale production.

Contact Details

Dr. SJ Jacobs
Tshwane University of Technology
Tel: 012 318 4249
Fax: 012 318 4166
E-mail: jacobssj@tut.ac.za

9. TECHNOLOGY STATION IN MATERIALS AND PROCESSING TECHNOLOGIES

The Technology Station provides support to SMEs through technology transfer initiatives in the fields of composites and metal based products.

Its services include: product, service and process improvements, testing capabilities and training courses.

Contact Details

Ms Elma Stoltz
Vaal University of Technology
Tel: 016 950 9641
Fax: 016 950 9270
E-mail: tscm@vut.ac.za

10. TECHNOLOGY STATION IN MATERIALS AND PRODUCT DEVELOPMENT

The Technology Station in Product Development aims at improving competitiveness of technology-based SMEs.

Its services include: technology commercialisation, quality advisory services and testing facilities.

Contact Details

Prof. Deon de Beer
Central University of Technology, Free State
Tel: 051 507 3253
Fax: 051 507 3254
E-mail: ddebeer@cut.ac.za

11. TECHNOLOGY STATION IN METAL CASTING (TSMC) - FOUNDRY AND JEWELLERY

TSMC specialises in high chromium white ore, foundry sands, abrasion-resistant casting and the production of ultra-hard materials. It aims to deliver demand oriented services to SMEs to equip them with competitive advantage and make them more sustainable. Its services are: characterisation of foundry sands, casting simulation and methoding, development of castings with special properties, mechanical and destructive testing and failure investigation.

Contact Details

Mr. Farouk Varachia
University of Johannesburg
Tel: 011 559 6584
Fax: 011 559 6169
E-mail: faroukv@uj.ac.za

12. TECHNOLOGY STATION IN REINFORCED & MOULDED PLASTICS (R&MP)

The R&MP is the technology transfer mechanism for the Centre for Advanced Materials, Design and Manufacture at the Durban University of Technology. The R&MP operates two units: the Prototyping and Testing Unit which specialises in the fabrication of prototypes and tooling for the composites sector and the Industrial Design Unit which specialises in conceptual design and design verification of metallic and non-metallic fabrications and systems and makes use of sophisticated design analysis software and techniques.

Contact Details

Mr. Mark Walker
Durban University of Technology
Tel: 031 204 2546
Fax: 031 204 2139
E-mail: walker@dut.ac.za

INSTITUTE FOR ADVANCED TOOLING (IAT)

The IAT serves the tooling industry and develops emerging tooling SMEs to be internationally competitive in the tool and die making (TDM) industry. The IAT serves as a major catalyst for BEE and transformation in the TDM industry through technology transfer initiatives, innovation and applied research and development. The IAT provides quality design of tools in compliance with existing international standards. Its work also includes manufacturing of intricate shapes generating tool path for high speed machining processes using CAM software.

The IAT is implemented in conjunction with the Tshwane University of Technology (Soshanguve Campus), Stellenbosch University and Walter Sisulu University (East London).

Contact Details

Mr. Vusi Skosana
National Tooling Coordinator
Tel: 012 844 0413
Fax: 012 844 0412
E-mail: vux@tshumisano.co.za

NATIONAL FIBRE, TEXTILE AND CLOTHING CENTRE (NFTCC)

As a technology partner to industry the National Fibre, Textile and Clothing Centre (NFTCC) promotes the growth and global competitiveness of the South African textile pipeline. Through awareness of relevant technological developments globally and the acquisition or development of technologies, the Centre aims to be the best provider of knowledge and innovative solutions to the textile pipeline in Southern Africa.

The Centre assists the textile and clothing industry to beneficiate local raw materials and achieve considerable growth across the textile pipeline.

Through various cluster-related and other initiatives for wool, mohair, indigenous plant fibres, local industries are established.

The Centre is also developing knowledge-rich technologies and solutions for the textile pipeline through electronic databases and knowledge-based software (expert) systems, covering the processing of local natural fibres as well as technology demonstration for the local textile industries.

The NFTCC provides the following:

- Introduce new fibre manufacturing technology to industry by means of technology transfer.
- Establish links and agreements with overseas fibre based centres of excellence to incorporate fibre technologies and the transfer of know-how and skills.
- Offer entrepreneurial training and guidance and provide advice to the industry.
- Assist the industry in upgrading their technology to increase productivity and exports, and become globally competitive.

- Demonstrate fibre technologies so as to assist the industry in acquiring more efficient technologies and machines.
- Assists in the incubation of fibre technologies by providing facilities, advice, equipment and mentoring so as to increase the number of start-up SMMEs.
- Develop value-chain strategies linked to integrated manufacturing platform.
- Develop high-quality value-added products, exploiting the whole spectrum of fibre beneficiation and to exploit the market.

Contact Details

Abisha Tembo
Centre Manager
CSIR - M & Mtek
Port Elizabeth
Tel: 041 508 3262
E-mail: atembo@csir.co.za

INVESTING IN CULTURE PROGRAMME

Through its Investing in Culture (IIC) Programme, the Department of Arts and Culture aims to provide empowerment opportunities for unemployed people from the second economy through training and job creation in arts, culture and heritage. It provides access to markets and skills as a tool for urban regeneration, rural development, and job creation. The funding targets of the IIC programme are 60% women, 30% youth, 2% people with disabilities (PWD) and 40% in poverty nodes. To qualify for funding, initiatives should meet the following criteria:

1. Technical innovation:

Having skills or specialized knowledge in arts and culture discipline and the practical application thereof. Projects must be arts, culture and / or heritage related, have unique indigenous production and products and / or services must be of good quality.

2. Poverty alleviation:

Creating opportunities for the previously disadvantaged groups that improve their wellbeing. Priority will be accorded to projects located within previously disadvantaged communities (including poverty nodes and provincial priority areas). Projects must comply with relevant legislation(s) where applicable, follow good governance, have potential to support and promote tourism and prioritise women, youth and people with disabilities.

3. Capacity building:

Strengthen the knowledge, abilities and skills of individuals and improve institutional structures and processes such that the organization can efficiently meet its mission and goals in a sustainable way. There should be good evidence of beneficiaries' skills, potential or ability to learn. Projects should be community driven and owned or directly benefit the community in terms of either jobs, training or partnerships.

4. Sustainability:

Improving the social and economic well-being of the funded groups with less impact on the natural resource used. Projects should have the potential to be self sustaining, use natural resources and environmentally friendly methods for harvesting, have the intention to establish a small business or business units for the creation of long-term employment beyond DAC funding period, and products and / or services should be marketable both locally and abroad.

Support is offered in the following categories within specific genres:

1. Craft:

Supported genres are beadwork, weaving, tapestry, pottery, jewellery, ceramics, mosaic, leather, wireworks.

2. Music:

Supported genres are traditional, contemporary, opera, jazz.

3. Design:

Supported genres are textile design, Jewellery design, fashion design, craft design.

4. Performing Arts:

Supported genres are traditional dance, drama / production.

Contact Details

Mack Lewele
Director: Communication and Liaison
Kingsley Centre
481 Church Street
Cnr Beatrix & Pretorius Streets
Arcadia, Pretoria
Tel: 012 441 3000 / 3084
Fax: 012 441 3699
E-mail: mack.lewele@dac.gov.za

www.dac.gov.za

VUKUZAKHE: EMERGING CONTRACTORS DEVELOPMENT

This KwaZulu-Natal Department of Transport initiative promotes and supports sustainable business development in the emerging contractor sector. It focuses on wealth and job creation in communities that have been most disadvantaged historically. Today more than one thousand contracts are awarded annually to emerging contractors with a value of more than R200-million.

To participate in the programme, emerging contractors must be listed on the department's database. Admission onto the data base requires applicants to undergo a rigorous interview with the Department. The interview is designed to establish skill levels, ensure that the business is genuine and that it meets the objectives of the programme.

Application forms may be collected from 172 Burger Street, Pietermaritzburg (Economic Empowerment Directorate) or from any of the Department's District offices throughout the Province. Alternately, you may request that an application form be posted to you by phoning the Department at 033 355 8780.

The Vukuzakhe programme also offers a range of other support services, including:

- A relaxation of sureties and performance bonds.
- On the job training both in technical and business management skills.
- Organisational development inputs to form associations.
- Training of Vukuzakhe Associations to provide services and information to members and to enable them to become an effective lobby and advocacy group in the construction sector.
- Access by Vukuzakhe contractors to CETA learnerships.

Historically the KwaZulu-Natal Department of Transport has responded to the needs of the emerging contractor sector through its Staged Advancement Programme on a contract to contract basis. Because of the rapid growth in the number and value of contracts awarded, the Department will now channel aspects of the programme through Emerging Contractor Associations. The Department will provide the necessary technical and capacity building assistance to ensure the emerging contractor associations can assist their members to:

- Register as emerging contractors on the department's data base.
- Access finance and credit.
- Access plant.
- Access suppliers and discounts.
- Access information and training.

The Department also provides contractors with tendering skills to assist them in the building up of their tender rates. This assists them in the understanding of what resources and construction methodologies are required to successfully perform their contractual obligations. On site mentorship is continuously provided to assist contractors with ordering materials, negotiations with suppliers and production rates. This mentorship has been provided through contract management support or through joint ventures with established contractors. Business skills training has been provided to assist with compliance to all statutory requirements. This support programme has improved the credit rating of contractors.

Contact Details

KZN Department of Transport
172 Burger Street
Pietermaritzburg
Tel: 033 355 8600
Fax: 033 355 8092

Economic Empowerment Directorate
Tel: 033 355 8780 / 8080

TRAINING AND TECHNICAL ASSISTANCE

MERSETA VOUCHER IMPLEMENTATION PROJECT (VIP) FOR SMMES

As part of its SME Skills Development Support Programme, the MERSETA offers a web-based training voucher project allowing SMMEs to apply on-line for training vouchers that can be presented to pre-approved providers for accredited skills programmes. Applicants who do not have internet access may apply via a dedicated call centre on 086 110 1210. The project targets SMMEs employing less than 150 employees on a permanent basis in the manufacturing, engineering and related services sector whether paying the Skills Development Levy (SDL) or exempted by SARS. Companies can apply for vouchers worth up to R100,000.00 per SMME company. Where ALL the training has been successfully completed, and the R100,000.00 is exhausted; the company may apply for additional funding. The courses offered range from Adult Basic Education and Training (ABET) to technical / industry specific courses. Funding is on a first come, first served basis; to a maximum of two vouchers per employee at a time.

Contact Details

Linda Nxumalo
Project Manager
merSETA
3rd Floor
Block B
Metropolitan Park Building
8 Hillside Road
Call Centre:
086 110 1210
Fax:
086 6704 587
E-mail: vouchers@merseta.org.za

www.mersetatrainingvouchers.org.za

EPWP VUK'UPHILE LEARNERSHIP

The Vuk'uphile Learnership Programme is the Expanded Public Works Programme (EPWP) aimed to develop emerging contractors to be fully fledged contractors that are able to execute labour intensive projects in accordance with the EPWP Guidelines. It comprises theoretical (classroom training) and practical components (on site projects execution). The learnership programme targets historically disadvantaged individuals that have best chances of succeeding as small contractors.

The learnership equips participants with personal and business managerial skills that can be applied to a diverse range of entrepreneurial opportunities. The learnership seeks to achieve the following outcomes:

- Develop appropriate skills and knowledge for the establishment and development of an enterprise.
- Address the economic / administrative and behavioural barriers that contribute to failures in starting and sustaining an enterprise.
- Create long-term solutions for job creation and SMME development via the building blocks and structure of a qualification that practically addresses the learning requirements of budding entrepreneurs.

All persons applying to access this learnership should meet the following Requirements:

- Be literate and numerate.
- Have academic qualifications of Grade 12 or above ABET Level 4 ; or Academic qualifications of Grade 10 with 3 years working experience in the construction sector.
- Be willing to enter into a full time up to two-year learnership contract for Construction Contractor NQF Level
- Have a valid South African Identity Document.

TRAINING AND TECHNICAL ASSISTANCE

Preference will be given to applicants with:

- Experience in the construction or contracting sector;
- A Construction Industry Board Registration of Grade 1 or 2;
- Experience in owning/ running or managing a business;
- Higher qualifications than the minimum specified;
- Access or ownership of capital or assets that would be useful for the contracting company.

Contact Details

CJ Abrahams / Them bani Mackaukau
Public Works House
Office No. C611
Church Street
Pretoria
0001

Private Bag X65
Pretoria
0001

Tel: 012 337 3000 / 2289 / 3103
Fax: 012 328 6026

E-mail: vukuphile@dpw.gov.za

For information on EPWP Vuk'uphile Leadership countrywide please refer to the back of the Directory.

www.publicworks.gov.za or
www.epwp.gov.za

ONLINE COURSE FOR BUSINESS START-UPS

SEDA runs an online course for those considering starting up a business of their own.

The course covers the following modules:

- Personal goals;
- Products and customers;
- Registering your business;
- Complying with business regulations;
- Premises;
- Production and work process;
- Managing payments;
- Marketing;
- Employing people.

Contact Details

the dti Campus
3rd Floor
Block G
77 Meintjies Street
Sunnyside
Pretoria
E-mail: info@seda.org.za
Tel: 086 010 3703 / 012 441 1000

www.seda.org.za

TRAINING AND TECHNICAL ASSISTANCE

SMALL SCALE MINING TECHNICAL SUPPORT

The Mining Qualifications Authority's (MQA) Technical Training Support (TTS) initiative offers technical training to informal small-scale miners in minerals extraction, geological aspects, health and safety, environment management and mining legislation.

The training intervention also includes focused training for emerging women entrepreneurs who have established SMMEs that provide goods and services to the mining and mineral sector.

The training intervention focuses on business, management and leadership skills.

Contact Details

Special Projects
4th Floor Union Corporation Building
74-78 Marshall Street
Marshalltown
Johannesburg
Tel: 011 630 3500 / 3507
Fax: 011 832 1027

www.mqa.org.za

TETA SMME SUPPORT PROGRAMME

The Transport Education and Training Authority (TETA) provides support to small and micro enterprises registered with TETA. Its aim is to encourage the participation of those SME organisations (with less than 50 employees) already involved in skills development and to attract non-participating organisations to become involved in skills development. The objectives of the intervention include promoting and accelerating quality training for all in the workplace and promoting employability and sustainable livelihoods through skills development.

To qualify for assistance, the applicant's business must fall within the transport and / or related sector. The applicant must also not be a participant in the SETA Levy Grant System. Planned training must either be unit standard based (e.g. skills programmes) or regulated and the training provider must be accredited by the relevant authority. The training intervention must address critical and / or scarce skills of the transport sector. Applicants for funding may submit multiple applications but funding will not exceed R15,000.00 per annum per company. Training must be completed within 12 months from receipt of funding and no extension will be granted.

Contact Details

Head Office - Randburg
2nd Floor
Sonson Building
344 Pretoria Avenue
Randburg
Gauteng
Tel: 011 781 1280
Fax: 011 886 2502

For information on TETA offices countrywide please refer to the back of the Directory.

www.teta.org.za

THE VENTURE CAPITAL FUND

The Venture Capital fund is an initiative that would primarily focus at financing the first two stages of development of new technology-based firms which are:

- The Seed stage (which involves concept development, prototyping, and product development) and;
- Early stage (marketing, production of goods and / or services), with some investment in later stages.

Venture Capital is considered to be funds invested in a venture at high risk to the investor, usually in situations where the venture is unable to secure the required funds from traditional lending sources, such as commercial loans from a bank, or the public equity market.

Commercialization of new technologies that emerge from government funded R&D programmes, science councils, the academic research institutions, technology business incubators and private sector research facilities are the primary candidates for support by the Fund.

the dti is co-investing in the South African Intellectual Property (SAIP) Fund to roll out this programme. Other investors in the SAIP Fund include, Sanlam Investment Management, the CSIR, University of Pretoria, Industrial Development Corporation (IDC) and Triumph Venture Capital as the Fund Manager.

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WOMEN ENTERPRISE PROGRAMMES

SOUTH AFRICAN WOMEN ENTREPRENEURS NETWORK (SAWEN)

The South African Women Entrepreneurs' Network, a dti initiative, is a networking forum for individuals and organisations that are committed to the promotion and advancement of women entrepreneurs.

The primary client of SAWEN is any female South African citizen owning or managing an enterprise as part of generating profit, thus contributing towards growing the South African economy.

Secondary clients are females who aspire to start their own businesses.

SAWEN offers a range of services:

- Organising networking forums with provincial, national, regional and international business organisations and partners;
- Lobbying and advocating enabling and supportive legislation, policies and strategies;
- Gathering and updating the database of women's enterprises and services rendered by these;
- Facilitating access to pertinent business information and opportunities;
- Facilitating capacity building and training initiatives;
- Providing business advice, and
- Facilitating easy access to key decision and policy-makers in both politics and business.

SAWEN also assists woman-owned start-ups to get registered and provides information, advice and referrals, tender information and advice, training, company audits and assessments, technical support, business coaching and mentoring, market access and business linkages and cooperative enterprise development.

Contact Details

For information on SAWEN offices countrywide please refer to the back of the Directory.

www.sawen.org.za

WOMEN ENTERPRISE PROGRAMMES

TECHNOLOGY FOR WOMEN IN BUSINESS (TWIB)

The aim of the Technology for Women in Business (TWIB), which is a programme of SAWEN, is to ensure that women involved in arts and craft, manufacturing, mining and energy, construction, tourism and information and communication technology are empowered to adopt technology and science as an integral business solution for strengthening their enterprises irrespective of size and location.

Contact Details

For contact details please refer to SAWEN at the back of the Directory.

SOUTH AFRICAN WOMEN IN MINING ASSOCIATION (SAWIMA)

The South African Women in Mining Association strives to enhance the participation and economic empowerment of its members in the mining sector both nationally and internationally. It pursues this objective by assisting informal mining groups to obtain mineral rights and run mining businesses / operations and promoting female empowerment in the mining sector in accordance with provisions of the Mining Charter.

The Association's objectives are to:

- Unlock business opportunities in mining initiatives nationally and internationally.
- Create a conducive environment for:
 - Access to finance;
 - Education and training;
 - Creating wealth, and
 - Establishing mining and mining related industries.
- Forging strategic partnerships, creating network opportunities and lobbying.
- Influencing policy development by Government to support women in mining.
- Providing members with information on mining-related issues.

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