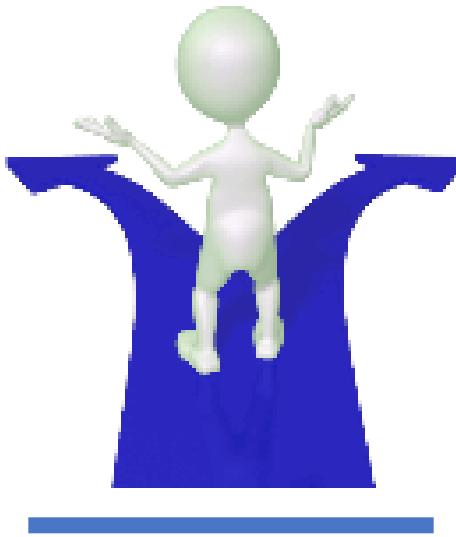




FUNDING FACTS

WHERE'S THE MONEY

YOU HAVE A GREAT BUSINESS IDEA AND NOW YOU NEED FUNDING:



- Where do you start?
- How do you go about it?
- Where can you apply?
- If you feel at a loss or intimidated by the process, this presentation maybe helpful to you.

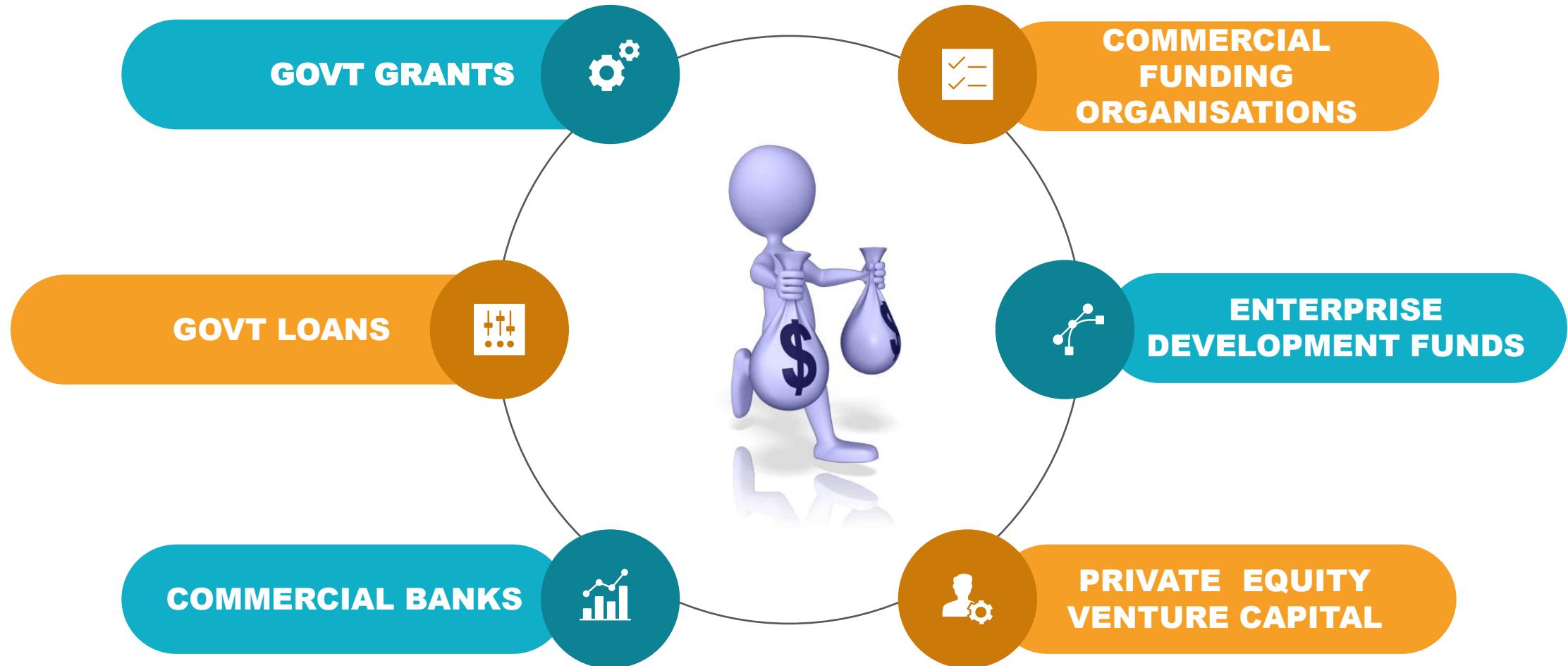


- ✓ Every year more than **R25-billion** is available to companies in South Africa from the various funding institutions as grants, loans and incentives.
- ✓ Unfortunately, not all of these funds are allocated each year.
- ✓ This is because most businesses do not know about the various options and programs and applicants often **don't know** criteria and processes.



FUNDING AVENUES

FUNDING AVENUES





FIRST THINGS FIRST

FUNDING DOCUMENTS FOR START-UPS:



- **Registration Documents**
- **Tax Clearance Certificate**
- **Proof of Business Bank Account**
- **Proof of Address of your business**
- **Proof of CIPRO/CIPC Annual fees**
- **Proof of own contribution ***
- **Agreements with Critical Suppliers**
- **Proof of private residence**
- **Quotations from Suppliers on planned investment**
- **Contracts / Feasibility Study**

DOCUMENTS FOR EXISTING COMPANIES:



- AFS, Management accounts, Debtors & Creditors
- Age Analysis
- Business Bank Statements
- Proof of CIPRO/CIPC Annual fees
- Proof of own contribution *
- Quotations for planned investment
- Contracts

GOVERNMENT GRANT PROGRAMS

- A grant is a financial support to assist companies to grow. It does not accrue interest, and **you will not need to pay back the grant.**
- If you are ready for funding, we suggest to first determine if you qualify for a grant if you do, you will not have to pay back the money (unlike loans).
- Keep in mind, however, there are usually no grants available for start-up's, but only for business expansion plans.
- There are different grants available for small businesses, medium sized businesses and large companies.

- Most grants cover up to 50% of the investment amount. e.g. If you want to buy equipment for R 500 000, the DTI will subsidise the investment to the amount of R250 000, and you need to finance the remaining amount or pay it out of your own funds.
- In some cases, the grant amount is **lower than 50%** (criteria applies for each program) All funds available in South Africa have their own specific requirements, so it's advisable to research each fund carefully to assess their criteria and see if you are eligible.
- **Note:** Keep in mind that all grants are only available for a certain period of time, usually for **three years**, before the government re-assesses the effectiveness of each program.

	ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
	Department of Trade and Industry (DTI)	Section 12I Tax Allowance Incentive (12I TAI)	<p>To support:</p> <ul style="list-style-type: none"> • Investment in manufacturing assets, to improve the productivity of the South African manufacturing sector; and • Training of personnel, to improve labour productivity and the skills profile of the labour force. 	Tax allowance / Tax break	Greenfield or Brownfield projects in the manufacturing sector.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
	Department of Trade and Industry (DTI)	Agro Processing Support Scheme (APSS)	To stimulate investment in the agro processing sector.	Reimbursable cost-sharing grant for qualifying costs.	Agro processing food, furniture, fibre, feed, fertilizer,	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za still open
	Department of Trade and Industry (DTI)	Aquaculture Development and Enhancement Programme (ADEP)	To stimulate investment in the aquaculture sector.	Reimbursable cost-sharing grant for qualifying costs.	Primary, secondary and ancillary aquaculture activities in both marine and freshwater.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
	Department of Trade and Industry (DTI)	Automotive Incentive Scheme	To strengthen and diversify the automotive sector through investment in new and/or replacement models and components.	A taxable cash grant of a percentage of the value of qualifying investment in productive assets.	<ul style="list-style-type: none"> • Light motor vehicle manufacturers. • Component or deemed component manufacturers. 	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Department of Trade and Industry (DTI)	Critical Infrastructure Programme (CIP)	<p>To:</p> <ul style="list-style-type: none"> • Support competitiveness by lowering business costs and risks; • Provide targeted financial support for physical infrastructure; and • Stimulate upstream and downstream linkages. 	Cost-sharing cash grant	<ul style="list-style-type: none"> • Private investors/companies; and • Municipalities 	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
Department of Trade and Industry (DTI)	Clothing and Textile Competitiveness Improvement Programme (CTCIP)	Aimed at structurally changing the Clothing, Textiles, Footwear, Leather & Leather Goods manufacturing industries by providing funding assistance for these sectors to invest in competitiveness improvement interventions.	Cost sharing grant for qualifying costs	Companies in the clothing and textile sector.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
Department of Trade and Industry (DTI)	Export Marketing and Investment Assistance (EMIA)	To provide marketing assistance to develop new export markets and grow existing export markets.	The Cost of qualifying expenses.	<ul style="list-style-type: none"> • South African manufactures and exporters; • South African export trading houses; • South African commission agents; and • South African exports councils and industry associations. 	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Department of Trade and Industry (DTI)	SA Film & TV Production and Co-production.	To support the local film industry and to contribute towards employment opportunities in South Africa.	Rebate for part of the qualifying South African production expenditure.	Special Purpose Corporate Vehicles incorporated in South Africa solely for the purpose of the production of the film or television project.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
Department of Trade and Industry (DTI)	Foreign Film and Television Production and Post-Production Incentive	To encourage and attract large-budget films and television productions and post- production work that will contribute towards employment creation, enhancement of international profile, and increase the country's creative and technical skills base.	Grant for part of the qualifying South African production expenditure.	Foreign-owned qualifying productions and South African qualifying post- production work.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
Department of Trade and Industry (DTI)	The South African Emerging Black Filmmakers Incentive (SA Emerging Black Film)	To nurture and capacitate emerging black filmmakers to take up big productions and contribute towards employment opportunities	Grant for qualifying production expenditure.	Black-owned qualifying productions and South African qualifying post- production work.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
Department of Trade and Industry (DTI)	Incubation Support Programme (ISP)	To encourage private-sector partnerships with Government to support incubators to develop SMMEs.	Cost sharing as per eligible costs.	Big business to assist SMMEs with skills transfer, enterprise development, supplier development and marketing opportunities.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za PLEASE NOTE THIS GRANT PROGRAM IS NOW CLOSED.

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Department of Trade and Industry (DTI)	Manufacturing Competitiveness Enhancement Programme (MCEP)	Encourage enterprises to upgrade their production facilities, processes, products and up-skill workers.	Non-taxable grant calculated as a percentage of Manufacturing Value Added (MVA).	Manufacturing enterprises in operation for more than one year.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za <i>PLEASE NOTE THIS GRANT PROGRAM IS NOW CLOSED. We've included it here as you are bound to hear about this program</i>
Department of Trade and Industry (DTI)	Production Incentive (PI)	Assist the industry in upgrading its processes, products and people.	Upgrade grant facility or an interest subsidy facility, or a combination of both	Clothing and Textile manufacturers.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
Department of Trade and Industry (DTI)	Sector Specific Assistance Scheme (SSAS)	<ul style="list-style-type: none"> • Developing industry sectors as a whole • Developing new export markets • Stimulating job creation • Broadening the export base • Proposing solutions to factors inhibiting export growth • Promoting broader participation of black owned and SMME's to the economy. 	Cost sharing grant.	<ul style="list-style-type: none"> • export councils, • joint action groups and • industry associations 	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Industrial Development Corporation (IDC)	Support Programme for Industrial Innovation (SPII)	To promote technology development in South Africa's industry. The programme focussed specifically on the development phase, which begins at the conclusion of basic research and ends at the point when a pre-production prototype has been produced.	<ul style="list-style-type: none"> Non-repayable grant covering a percentage of 'qualifying' costs incurred in the development activities of a specified development project. Levy-based grant based on a percentage of sales over a fixed number of years. 	Significant advancement in technology for South African registered companies and the intellectual Property to reside in South African registered company.	011 269 3000 callcentre@idc.co.za www.idc.co.za
Department of Trade and Industry (DTI)	Strategic Partnership Programme (SPP)	enhancing the manufacturing and services supply capacity of suppliers with linkages to strategic partner's supply chains, industries	Cost sharing as per eligible costs.	Big business and association to assist SMMEs with skills transfer, enterprise development, supplier development and marketing opportunities.	Tel: 012 3949500 contactus@thedtic.gov.za www.thedtic.gov.za
The Department of Small Business Development (DSBD)	Co-operative Incentive Scheme (CIS)	To improve the viability and competitiveness of co-operative enterprises.	Cost sharing grant for: <ul style="list-style-type: none"> Working Capital Business Development Operating Equipment Technology and Systems 	Registered primary co-operatives.	0861 843 384 sbdinfo@dsbd.gov.za www.dsbd.gov.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
The Department of Small Business Development (DSBD)	Black Business Supplier Development Programme (BBSDP)	To assist Black enterprises to improve their competitiveness and sustainability.	Cost-sharing grant for: <ul style="list-style-type: none">• tools, machinery and equipment• business development	Majority Black owned enterprises with predominantly black management teams.	0861 843 384 sbdinfo@dsbd.gov.za www.dsbd.gov.za PLEASE NOTE THIS GRANT PROGRAM IS NOW CLOSED. We've included it here as you are bound to hear about this program
Small Enterprise Development Agency (SEDA)	Seda Technology Programme (STP) & Technology Transfer Fund (TTF)	To facilitate technological innovation and accessibility of technologies and technical support for small enterprises.	Cost sharing grant for: <ul style="list-style-type: none">• Machinery and equipment.• Business development services.	Small enterprises particularly enterprises in the 2nd economy.	012 4411000 info@seda.org.za www.seda.org.za
National Youth Development Agency (NYDA)	Business Development support	The objective of the Grant Programme is to provide young entrepreneurs with an opportunity to access both the financial and non-financial business development support to establish their survivalist businesses.	Grants will be issued to the following: <ul style="list-style-type: none">• Individuals• Co-operatives• Community Development Facilitation Projects	Youth entrepreneurs who are just coming into existence and beginning to display signs of future potential but not yet fully developed.	0800 525252 info@nyda.gov.za www.nyda.gov.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Technology Innovation Agency (TIA)		<p>An initiative of the Department of Science and Technology. Provides funding, and other support, to persons developing and commercialising technologies, including fledgling, small and medium sized enterprises, large private companies as well as public institutions such as science councils and higher education research institutions, as appropriate.</p>	<p>TIA Funds are each tailored to enable meeting specific technology innovation investment needs.</p>	<p>Financial and non-financial support across many technology areas in various sectors of the economy.</p>	<p>012 472 2700 services@tia.org.za www.tia.org.za</p>

GOVERNMENT INSTITUTIONS OFFERING BUSINESS LOANS

If you find that you do not qualify for any of the government grants mentioned , you can then see if you are eligible for Government loans.

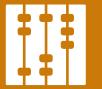
The South African Government offers loans for business development through different institutions.

Each institution has a different mandate and concentrates on specific industries. The financial assistance includes:

Funding Instruments



**BRIDGING
FINANCE**



**REVOLVING
LOANS**



**ASSET
FINANCE**



**WORKING
CAPITAL**



**TERM
LOANS**

Requirements

All Government Institutions have similar requirements and here are the most basic requirements:

1. Most funders expect your company to be registered with CIPC.
2. You need a bankable business plan, including financial forecasts
3. You will need minimum 10% collateral*
4. You will need offtake agreements. Most funders will invest in companies selling to other companies.

Requirements

5. Please note if you are in the retail and hospitality industry, it is rather complicated to raise funding (Franchises are an exemption)
6. If you do not have a clear credit record, you can sometimes discuss this issue with the potential funder. Most of the time if you made a payment arrangement with your creditors and you are paying each month, they will take your application into consideration.
7. Most Government Institutions expect surety like the commercial banks, but in some cases if you cannot provide surety, they will still take your application into consideration.

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Industrial Development Corporation (IDC)	Agri Fund	Invests in agriculture and agro-processing businesses focusing particularly on value addition, upgrading technologies and reducing importation of raw materials and final products.	Start-up and existing businesses <ul style="list-style-type: none"> • Debt / Equity • Quasi-equity • blended funding including grant 	Projects that create jobs in the agro-processing sector.	011 269 3000 callcentre@idc.co.za www.idc.co.za
Industrial Development Corporation (IDC)	Grow E Youth Scheme	Up to R 50 million, prime -3% interest rate, B BBEE level 4 Jobcreation	Start-up and existing businesses <ul style="list-style-type: none"> • Debt / Equity • Quasi-equity 	All IDC related industries	011 269 3000 callcentre@idc.co.za www.idc.co.za
ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Industrial Development Corporation (IDC)	MCEP	Working Capital Facility with a reduced interest rate, only in combination with other funds from IDC available. Up to R 50 million for 4%	Start-up only for BIS applications and existing businesses <ul style="list-style-type: none"> • only working capital 	Standard Industrial Classification Code 3	011 269 3000 callcentre@idc.co.za www.idc.co.za
Industrial Development Corporation (IDC)	UIF II	Jobcreation up to R 150 million, R 750000 per job	Start-up and existing businesses <ul style="list-style-type: none"> • Debt 	All IDC Industries	011 269 3000 callcentre@idc.co.za www.idc.co.za
Industrial Development Corporation (IDC)	AFD GREEN ENERGY FUND	Up to R 250 million, interest rate prime +1.6%	Start-up and existing businesses <ul style="list-style-type: none"> • Debt 	renewable energy and energy efficiency projects of smaller scale and manufacturing of Green products	011 269 3000 callcentre@idc.co.za www.idc.co.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Industrial Development Corporation (IDC)	DOWNSTREAM STEEL INDUSTRY COMPETITIVENESS FUND (DSCIF)	Up to R 75 million with reduced interest rate	Start-up and existing businesses • Debt • Quasi-equity	Steel Industry	011 269 3000 callcentre@idc.co.za www.idc.co.za
Industrial Development Corporation (IDC)	SMES AND MIDCAP COMPANIES	loan financing for CAPEX, medium and long term working capital. Up to R 120 million with reduced interest rate	Start-up and existing businesses • Debt	All IDC related industries	011 269 3000 callcentre@idc.co.za www.idc.co.za
Small Enterprise Finance Agency (SEFA)	Cooperatives	Sefa's mandate is to foster the establishment, survival and growth of SMMEs and contribute towards poverty alleviation and job creation.	• Start-up loans; and • Business Loans.	• Financial Co-operatives • Co-operatives Banks • Non-financial Co-operatives	012 748 9600 helpline@sefa.org.za www.sefa.org.za
Small Enterprise Finance Agency (SEFA)	Bridging Loan	To provide for working capital needs.	• short-term loan (up to 1 year); • may be backed by some form of collateral such as sureties, cessions, etc.; • R50k – R5million	Businesses that have secured firm contracts from clients (business to business transactions only).	012 748 9600 helpline@sefa.org.za www.sefa.org.za
Small Enterprise Finance Agency (SEFA)	Term Loan	To enable the acquisition of assets that have a medium to long term lifespan.	Loans that are usually repayable between 1 and 5 years	Legally constituted small businesses.	012 748 9600 helpline@sefa.org.za www.sefa.org.za
Small Enterprise Finance Agency (SEFA)	Structured Finance	To finance businesses that require funding that fall outside the parameters of term and bridge loan facilities.	Debt facility tailored around the requirements of the project. Max = 5 years.	Legally constituted small businesses.	012 748 9600 helpline@sefa.org.za www.sefa.org.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Small Enterprise Finance Agency (SEFA)	Township and Rural Entrepreneurship Programme (TREP)	support for informal, micro and small enterprises including cooperatives based in townships and villages,	Blended funding including grants	Legally constituted small businesses.	012 748 9600 helpline@sefa.org.za www.sefa.org.za https://www.sefa.org.za/services/township
Small Enterprise Finance Agency (SEFA) Closed at the moment	Tourism Equity Fund	Blended funding to support black owned tourism ventures. Up to R 20 million as grant and R 15 million as a loan	Blended funding tailored around the requirements of the project. Max 10 years.	Legally constituted small businesses.	012 748 9600 helpline@sefa.org.za www.sefa.org.za
Small Enterprise Finance Agency (SEFA)	Small Enterprise Manufacturing Support Programme (SEMSP)	support small enterprises in cities	Blended funding including grants up to R 15 million up to 7 years repayment	Legally constituted small businesses.	012 748 9600 helpline@sefa.org.za www.sefa.org.za https://www.sefa.org.za/services/township
ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
National Empowerment Fund (NEF)	uMnotho Fund	Improve access to BEE capital. Provide capital to black-owned and managed enterprises, black entrepreneurs who are buying equity shares in established black and white owned enterprises, starting new ventures, expanding existing businesses and BEE businesses that are or wish to be listed on the JSE.	Investment instruments can include a combination of debt, equity and mezzanine finance	Black-owned and managed enterprises, black entrepreneurs and enterprises owned by black women.	011 305 8001 applications@nefcorp.co.za www.nefcorp.co.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
National Empowerment Fund (NEF)	Rural and Community Development Fund	To promote sustainable change in social and economic relations and supporting the goals of growth and development in the rural economy, through financing of sustainable enterprises.	The NEF will invest using debt, equity and quasi-equity instruments.	<ul style="list-style-type: none"> • Agro Processing • Manufacturing • Eco-Tourism • Forestry and Fisheries • Commercial Property • Aqua and Marine Culture • Non - Farm Activities (rural based) 	011 305 8001 applications@nefcorp.co.za www.nefcorp.co.za
National Empowerment Fund (NEF)	Strategic Projects Fund	Established with a mandate to increase the participation of black people in early-stage projects. It seeks competitive opportunity for the South African economy and the inclusion of black participation in opportunities at the outset of projects, as opposed to doing so during equity closure.	Venture Capital Finance that would seek to provide seed capital for feasibility studies.	dti's National Industrial Policy Framework / Industrial Policy Action Plans [IPAP] as well New Growth Path Sectors	011 305 8001 applications@nefcorp.co.za www.nefcorp.co.za
National Empowerment Fund (NEF)	Tourism Transformation Fund	. The main aim of the fund is to drive transformation in the tourism sector and catalyse the rise of a new generation of black-owned community, youth and women owned tourism enterprises.	The NEF will invest using debt, equity and quasi-equity instruments. Up to R 5 million per venture as grant available.	Enterprises that provide services to tourists as its direct clients.	011 305 8001 tourism@nefcorp.co.za www.nefcorp.co.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Land Bank Not available	Long Term Mortgages	These loans are used for the purchase of land, the purchase and installation of machinery and equipment, fixed asset improvements, water project schemes and other agriculture-related capital expenditure.	Loan with a term of between 5 and 15 years.	Primary agriculture	0800 00 52 59 info@landbank.co.za www.landbank.co.za
Land Bank Not available	Medium Term Loans	Generally used for supplementing working capital.	In the form of cash credit accounts. Repayment usually between 3 and 8 years.	Primary agriculture	0800 00 52 59 info@landbank.co.za www.landbank.co.za
Land Bank Not available	Short Term Loans	These loans meet seasonal finance requirements.	Short-term loans are linked to the season, they are usually for a maximum term of 18 months.	Primary agriculture	0800 00 52 59 info@landbank.co.za www.landbank.co.za
Land Bank Not available	Establishment loans	Land Bank provides establishment loans to farmers for establishing perennial crops. These loans are typically used for establishing sugar cane plantations, citrus and deciduous fruit orchards, timber plantations and vineyards for table and wine grapes.	<i>Terms not specified.</i>	Primary agriculture	0800 00 52 59 info@landbank.co.za www.landbank.co.za

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Land Bank Not available	Large Livestock	To purchase livestock using the latest available animal identification technology.	Medium term loan.	Aimed at clients who: <ul style="list-style-type: none"> • Have an established herd of stud animals; or • Are involved in extensive beef production; or • Have an established herd of dairy cows; who wish to expand their herds, without offering land for security purposes. 	0800 00 52 59 info@landbank.co.za www.landbank.co.za
Land Bank Not available	Instalment Finance	Medium-term loan where the goods that you buy act as the main security for the loan.	Medium term loan.	All farmers, especially those with limited assets to grow their businesses	0800 00 52 59 info@landbank.co.za www.landbank.co.za
Land Bank Not available	Special Mortgage Loan	People and groups who: Were previously denied their full rights to buy land.	Interest rate is fixed for 24months with the intention of keeping it as low as prevailing market conditions allow. The term is up to 25 years.	Previously disadvantaged persons and first time buyers.	0800 00 52 59 info@landbank.co.za www.landbank.co.za
Development Bank of South Africa (DBSA)	DBSA Finance	Lending is focused on economic and social infrastructure and commercially viable projects.	<ul style="list-style-type: none"> • Loans • Equity investments • Co-funding • Grants • Development outlay 	Available to our public and private clients.	011 313 3911 webmaster@dbsa.org www.dbsa.org

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Technology Innovation Agency (TIA)	TIA Funds	An initiative of the Department of Science and Technology. Provides funding, and other support, to persons developing and commercialising technologies, including fledgling, small and medium sized enterprises, large private companies as well as public institutions such as science councils and higher education research institutions, as appropriate.	TIA Funds are each tailored to enable meeting specific technology innovation investment needs.	Financial and non-financial support across many technology areas in various sectors of the economy.	012 472 2700 services@tia.org.za www.tia.org.za

PROVINCIAL GOVERNMENT AGENCIES

- In addition to loans and grants from the major government agencies , funding is available from time to time from the **Provincial Government Agencies.**
- You can qualify for these only if you are **in the province** and if your business falls in line with the objective of the fund.
- When you are ready to apply for funding, it is advisable also to contact the relevant agency in your province to enquire what funding is available.

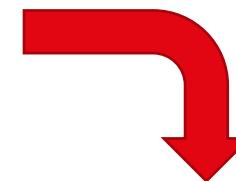
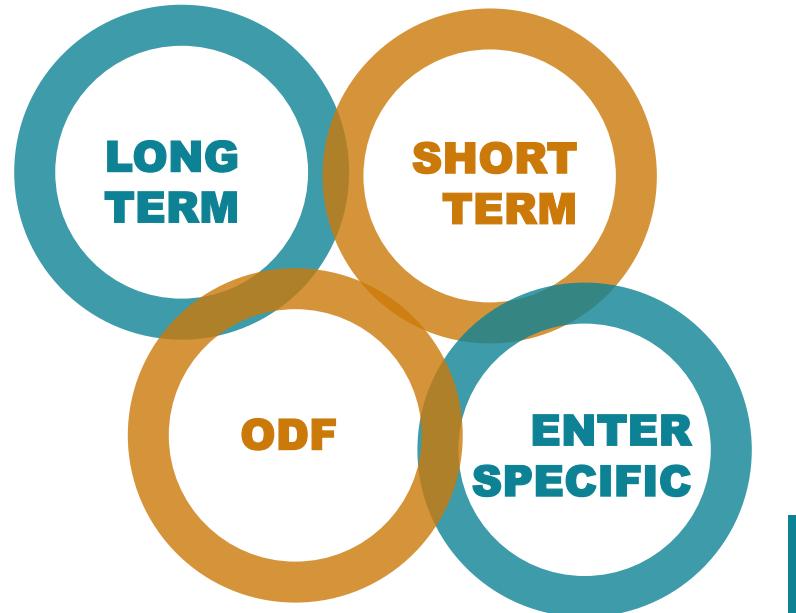
ORGANISATION	ASSISTANCE	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
Ithala Development Finance Corporation	Business Finance	Facilitating development and empowerment for business enterprises domiciled in the Province of KwaZulu-Natal.	Loans with interest linked to prime lending rate.	<ul style="list-style-type: none"> • Trade and Services; • Manufacturing; • Construction & Tourism; • Commercial Property; and • Agriculture and Agro-Processing. 	031 366 2500 CustomerService@ithala.co.za www.ithala.co.za
Free State Development Corporation	Business Finance / Loans	To provide financial services for initiatives that bring a meaningful development impact to the Free State economy.	Loans to qualifying entrepreneurs for: <ul style="list-style-type: none"> • Start-up capital. • Expansion • Bridging Finance 	Small to medium enterprises in the Free-State that require access to finance.	051 400 0802 Info@fdc.co.za www.fdc.co.za
Eastern Cape Development Corporation	Business Finance	To provide financial services for initiatives that bring a meaningful development impact to the Eastern Cape economy.	<ul style="list-style-type: none"> • Term Loans • Equity • Construction Loans • Trade Finance • Micro loans 	Small to medium enterprises that require access to finance, with headquarters in the Eastern Cape and with developmental impact that is felt in the province.	043 704 5600 info@ecdc.co.za www.ecdc.co.za
North West Development Corporation	Small business finance	To be the heartbeat of trade, investment, sustainable economic and job creation in the North West province.	Loans	Small and medium sized enterprises.	018 381 3663/4/5 info@nwdc.co.za nwdc.co.za

ORGANISATION	ASSISTANCE	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
Gauteng Enterprise Propeller (GEP)	Financial Support Programme	To provide both financial and non-financial support for the benefit of SMME's in Gauteng.	Customise the right financing solutions to accommodate your particular needs and goals	Gauteng SMMEs and Co-operatives	011 085 2001 gepenquiries@gep.co.za www.gep.co.za
Gauteng Partnership Fund (GPF)	Rental Housing Fund	Developed for rental housing entities that require additional funding into the project. The equity type loan enhances the debt to equity ratio for projects to enable lenders to finance, on favourable terms.	Subordinated debt.	Rental Housing Entities <ul style="list-style-type: none"> • Inner-city residential refurbishments • Conversion of offices to residential units • Greenfield developments. 	011 085 2001 gepenquiries@gep.co.za www.gep.co.za
Gauteng Partnership Fund (GPF)	Social Housing Fund	Developed for social housing institutions that require an equity injection to the project. The GPF equity enhances the debt to equity ratio for projects to enable lenders to finance, on favourable terms	Debt.	Social Housing Institutions <ul style="list-style-type: none"> • Inner-city refurbishments or predominantly residential buildings • Conversion of offices to residential units • Greenfield developments for social housing 	011 085 2001 gepenquiries@gep.co.za www.gep.co.za
Gauteng Partnership Fund (GPF)	Entrepreneur Property Fund	An incubator programme designed to promote participation of previously disadvantaged owned companies in the affordable rental property market.	Subordinated debt.	A 100% historical disadvantage individual (HDI) owned companies that provide rental or delayed ownership schemes to household with monthly income less than R15,000.	011 085 2001 gepenquiries@gep.co.za www.gep.co.za

ORGANISATION	ASSISTANCE	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
Trust for Urban Housing Finance (TUHF)	Finance Products	TUHF provides loans to housing entrepreneurs and enterprises wishing to build a business based on the provision of residential rental housing.	Loans that are flexible and tailored to meet the requirements of applicants up to a 15-year-term.	landlords or owners of: •Residential properties of up to 200 units; •Inner city resident landlords who live in a building and wish to buy more units for residential rental; •A housing collective made up of tenants who are able to buy out the building they live in.	010 595 9000 info@tuhf.co.za www.tuhf.co.za
Mpumalanga Economic Growth Agency (MEGA)	SMME Loan Products	To assist with the growth and development of the Small, Medium, and Micro Enterprises (SMME's) and Co-operatives (Co-ops).	•Business Purchase •Establishment of business •Business Expansion •Bridging Finance •Purchase of equipment, stock and for working capital •Guarantees	Previously disadvantaged individuals who have limited access to funding in respect of business enterprise within the Mpumalanga Province.	013 752 2440 info@mega.gov.za www.mega.gov.za
Cape Agency for Sustainable Integrated Development in Rural Areas (CASIDRA)	Business Loans	Business loans for rural development in the Western Cape.	Loans are repayable over three years at a fixed interest rate.	Resource poor communities of the Western Cape.	021 863-5000 http://www.casidra.co.za/contact-casidra www.casidra.co.za

COMMERCIAL BANKS

Loan Types



WHAT YOU WILL NEED

- ✓ Commercial banks will take start-ups and expansion projects into consideration
- ✓ Be prepared to present a solid business plan including financial forecasts
- ✓ You will need 50 to 60 % **collateral***
- ✓ You will need sufficient surety to cover the loan amount

BANK	PRODUCT	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
Standard Bank	Business Term Loan	To secure funds for a period of up to 10 years. •Buying fixed assets, for example property or equipment. •Refurbishments and alterations. •Buying a new business.	Loan for up to 10 years, Repayable in equal instalments.	Business banking customer	011 299 4701 contact form on website www.standardbank.co.za
Standard Bank	Business Revolving Credit	For working capital and asset acquisition finance.	Based on credit limit and % of the loan that has been repaid.	Business banking customer	011 299 4701 contact form on website www.standardbank.co.za
Standard Bank	Medium Term Loan	•Buying fixed assets, for example property or equipment •Refurbishments and alterations •Buying a new business	Customised term loan of between 1 and 10 year term.	Business banking customer	011 299 4701 contact form on website www.standardbank.co.za
Standard Bank	Business Mortgage	Purchase a converted residential property whereby a portion or the entire property is used for business purposes.	Mortgage loan	Qualifying customers	011 299 4701 contact form on website www.standardbank.co.za
Standard Bank	Debtor Finance	To support the working capital needs of growing businesses.	Loan	Qualifying customers	011 299 4701 contact form on website www.standardbank.co.za

BANK	PRODUCT	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
Standard Bank	Leveraged and acquisition finance	For business acquisitions.	Financing across the whole capital structure – unsecured, senior secured, subordinated, mezzanine and quasi-equity.	Qualifying Deals	011 299 4701 contact form on website www.standardbank.co.za
First National Bank	Business Loan	To acquire assets or additional business opportunities, finance other business-related expenditure over the medium term	Terms of between 3 months and 5 years; Non-revolving.	FNB Business Clients	087 736 2247 contact form on website www.fnb.co.za
First National Bank	Business Bond	To unlock equity in residential property for capital to expand or refinance the business.	Terms of between 5 and 10 years	FNB Business Clients	087 736 2247 contact form on website www.fnb.co.za
First National Bank	Business Flexi Loan	To finance cash flow cycles	Revolving credit	FNB Business Clients	087 736 2247 contact form on website www.fnb.co.za
First National Bank	ecoEnergy Loan	Upgrading premises to make them more energy efficient.	Terms of between 1 and 5 years.	FNB Business Clients	087 736 2247 contact form on website www.fnb.co.za
First National Bank	Leverage Finance	Business acquisitions, management-buy-out, management buy-ins, BEE transactions, balance sheet restructuring (share repurchases, preference share redemptions and refinancing of existing debt).	Customised deal structuring	Qualifying deals	087 736 2247 contact form on website www.fnb.co.za
First National Bank	Debtor Finance	Cash flow improvement	Funding of a % of your debtor's book.	Qualifying customers	087 736 2247 contact form on website www.fnb.co.za

BANK	PRODUCT	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
First National Bank	Selective Invoice Discounting	Trade financing	Risk hedging instruments, collateralised management stock financing, Letter of credit, Escrow accounts, financing of inventory, receivables and materials in transit, government export incentive schemes, trade finance for importers and exporters.	SMMEs, small BEE and start-up businesses; clients with insufficient overdraft, new or once off contracts.	087 736 2247 contact form on website www.fnb.co.za
First National Bank	Collateralised Trade Finance	For cash flow constraints, managing procurement, inventory and sales risk management, financing cross border transactions.	Letters of credit; guarantees; stock financing; Escrow accounts; financing of inventory, receivables and materials in transit (internationally and locally); Government export incentive schemes; Foreign currency denominated trade finance for importers and exporters; Issuance of trade instruments; Logistics and equipment import finance.	Qualifying customers	087 736 2247 contact form on website www.fnb.co.za
ABSA	Business Revolving Loan	A short to medium-term financing option for obtaining working capital and bridging finance items such as stock-in-trade and incidental equipment.	A Revolving Business Loan facility for an agreed amount. You can re-borrow back to the approved limit without affecting your repayments, provided a minimum of 25% of the approved loan has been repaid.	Small Business	0860 00 8600 absa@absa.co.za www.absa.co.za
ABSA	Working Capital Funding	To provide working capital and a steady cash flow.	Appropriate solutions designed according to the customers' unique cash flow needs.	Small Business	0860 00 8600 absa@absa.co.za www.absa.co.za

BANK	PRODUCT	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
ABSA	Business Overdraft	To provide for short-term cash flow requirements.	Overdraft facility on the ABSA small business cheque account.	ABSA Small Business Cheque Account holders	0860 00 8600 absa@absa.co.za www.absa.co.za
ABSA	Term Loan	To provide for the need to purchase expensive equipment, premises or other assets without jeopardising cash flow, or the need to quickly increase working capital.	Repayment periods range from 12 to 60 months.	Small Business	0860 00 8600 absa@absa.co.za www.absa.co.za
ABSA	Development Credit Fund	To finance businesses that do not qualify for a business loan because of lack of sufficient security.	70% of the loan is paid to suppliers and interest rate is linked to the prime lending rate and is structured according to the lending risk.	Small, Medium or Micro-sized Enterprise (SMME) as defined by the Department of Trade and Industry (DTI) - including new start- ups, existing businesses and franchises.	0860 00 8600 absa@absa.co.za www.absa.co.za
ABSA	Women Empowerment Fund	To finance women owned businesses that do not qualify for a business loan because of lack of sufficient security.	70% of the loan is paid to suppliers and interest rate is linked to the prime lending rate and is structured according to the lending risk.	Small, Medium or Micro-sized Enterprise (SMME) as defined by the Department of Trade and Industry (DTI) - including new start-ups, existing businesses and franchises.	0860 00 8600 absa@absa.co.za www.absa.co.za
ABSA	SMME Fund	To provide funding to SMMEs that have been awarded a government contract or tender.	Loan of between R5 000 and R3 million with a maximum loan term of five years.	Small, Medium or Micro-sized Enterprise (SMME) as defined by the Department of Trade and Industry (DTI) - including new start-ups and existing businesses.	0860 00 8600 absa@absa.co.za www.absa.co.za

BANK	PRODUCT	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
ABSA	Technology Finance	To provide a technology finance solutions for procuring and financing of the right equipment for your needs.	Rental finance and rental discounting	<p>companies with equipment or assets that:</p> <ul style="list-style-type: none"> • are only needed for a specific time period or project • Lose value over time or becomes outdated • are specialised • Can be linked to income generation and is part of your daily operations 	0860 00 8600 absa@absa.co.za www.absa.co.za
Nedbank	Overdrafts, Overnights and Short Terms Loans	For the funding of working capital	Overdraft facilities, an overnight loan or a short-term loan can be arranged to suit your business requirements.	Current account holders	0860 555 333 business@nedbank.co.za www.nedbank.co.za
Nedbank	Debtor Management	To maintain a constant cash flow, keep debtor's administration costs down, and reduce the risks associated with your debtor's book.	up to 80% of the value of your debtors book	South African businesses	0860 555 333 business@nedbank.co.za www.nedbank.co.za
Nedbank	Trade Finance	To manage the flow of funds associated with a particular transaction.	<ul style="list-style-type: none"> • post-import financing • pre-export financing • discounting of bills 	South African businesses	0860 555 333 business@nedbank.co.za www.nedbank.co.za
Nedbank	Vehicle and Asset Finance	For the acquisition of assets.	Various finance options to choose from, all of which have varying impacts on cash flow as well as tax implications.	South African businesses	0860 555 333 business@nedbank.co.za www.nedbank.co.za

BANK	PRODUCT	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
Nedbank	Commercial Property	Commercial and industrial property finance solutions for the middle to large corporate markets.	Customised financial solutions from a flexible range of options, including: <ul style="list-style-type: none"> • access to undrawn funds • interest only periods • fixed or floating interest rates, and • flexible repayments 	South African businesses	0860 555 333 business@nedbank.co.za www.nedbank.co.za
Nedbank	Property Finance	To finance property that will be used exclusively for business purposes - commercial and industrial property occupied by your company.	medium- to long-term loans	Small Business	0860 555 333 business@nedbank.co.za www.nedbank.co.za
Nedbank	Start-up offer	Offers support in two critical areas for a new business, namely: <ul style="list-style-type: none"> • Adequate capitalisation; • Controlled overheads. 	Start-up loan and free transactional banking for up to 2 years.	Small Businesses not yet in operation or in operation less than 2 years.	0860 555 333 business@nedbank.co.za www.nedbank.co.za
Investec Bank	Growth and Acquisition Finance	Financing to help grow your business - whether you're acquiring another company, meeting BEE commitments, pursuing a management buyout or buy-in, or a leveraged buyout	<ul style="list-style-type: none"> • Acquisition finance • Leverages buyouts • MBOs and MBIs • Black economic empowerment transactions 	Privately owned business with sustainable net profit of R5 million a year after tax and a solid performance track record.	011 286 9663 please call for more information www.investec.co.za
Investec Bank	Property Finance	Property finance for investing in commercial and residential property.	Finance solution that gives you: <ul style="list-style-type: none"> • Access to surplus funds • Flexible payment plans • Fixed interest rate (including the ability to link to Prime) 	Property investors	011 286 9663 please call for more information www.investec.co.za

BANK	PRODUCT	DESCRIPTION	TYPE OF FUNDING	QUALIFYING BUSINESSES	CONTACT DETAILS
Investec Bank	Corporate Lending	Debt advisory and funding solutions for South African companies in selected African countries.	Corporate lending solutions include: <ul style="list-style-type: none">• Capital Expenditure• Debt Capital Market solutions• Debt restructuring• Export Credit Agency funding• Leveraged cash flow lending• Leveraged recapitalisations• Preference share funding• Working capital facilities	South African companies	011 286 9663 please call for more information www.investec.co.za
Sasfin Bank	Trade Finance	Fund the importation of goods.	Credit terms of up to 180 days.	Companies involved in foreign trade.	011 809 7500 info@sasfin.com www.sasfin.com
Sasfin Bank	Local Trade Finance	Fund the purchase of local inputs or completed goods on behalf of clients operating in specific industries.	Credit terms of up to 90 days	Companies involved in foreign trade.	011 809 7500 info@sasfin.com www.sasfin.com
Sasfin Bank	Debtor Finance	Allows the entrepreneur to gain access to their cash tied up in their debtors, by providing a cash advance.	Cash advance of up to 80% of the value of debtors.	Clients selling goods on credit terms.	011 809 7500 info@sasfin.com www.sasfin.com
Sasfin Bank	Capital Equipment Finance	To fund the purchase of machinery and other capital equipment.	24 to 60 months by way of instalment sale, lease facility or as a rental.	Companies in need of buying capital equipment.	011 809 7500 info@sasfin.com www.sasfin.com
Sasfin Bank	Rental Finance	To fund office automation equipment (including branded computers, PABXs, audio-visual equipment, photocopiers, printers, faxes and other assets - even software) which is provided to the end user without the initial capital outlay and allows for off balance sheet funding.	Rental based finance.	Companies who prefer to rent the equipment than own it.	011 809 7500 info@sasfin.com www.sasfin.com

COMMERCIAL FUNDING ORGANISATIONS

- **Commercial Funding institutions** are **not** Government institutions, they are not banks . Therefore, they fall into a category of their own.
- These companies do not offer the full bouquet of finance products like the commercial banks.
- They usually specialise in a few specific funding products. Most of these Institutions concentrate on asset finance.
- They are also often willing to take a higher risk than the commercial banks, which means that their **interest rates are usually higher**.
- Some of these Organisation, e.g.: **business partners**, also offer equity funding, where high growth rate is expected

ORGANISATION	FUND	DESCRIPTION / PURPOSE	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Business Partners	Business Finance	To support entrepreneurial growth by providing financing, specialist sector knowledge and added-value services for viable small and medium businesses	Individualised financing solutions - deals are structured using equity, shareholders' loan accounts, revenue sharing and term loans or any combination of these.	Viable small and medium sized businesses.	011 713 6600 enquiries@businesspartners.co.za www.businesspartners.co.za
Business Partners	BPL Venture Fund	Aimed at financing high impact entrepreneurs.	Individualised financing solutions - deals are structured using equity, shareholders' loan accounts, revenue sharing and term loans or any combination of these.	Businesses with the potential to reach blue sky.	011 713 6600 enquiries@businesspartners.co.za www.businesspartners.co.za
Business Partners	Property Finance	To finance commercial and industrial property for entrepreneurs.	Offers investment financing solutions 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.	Entrepreneurs seeking a property component for their investment portfolios.	011 713 6600 enquiries@businesspartners.co.za www.businesspartners.co.za

ORGANISATION	FUND	DESCRIPTION / PURPOSE	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Rand Trust		Provide finance by converting receivables into cash and in so doing, assist in financing growth in credit sales where clients have limited access to capital. Up to 75% of the invoice value	Invoice Discounting and Invoice Finance	Businesses that supply credit on terms.	011 844 7160 enquiries@tcbusiness.co.za http://www.randtrust.co.za/

ENTERPRISE DEVELOPMENT ORGANISATIONS

- The SA government recognizes that small businesses are vital contributors to the economy and diversity of opportunity in our society.
- Small businesses boost productivity, increases competition and innovation, creates employment and prosperity, and revitalizes our communities.
- Accordingly, **Enterprise Development** is defined as investing time, knowledge and capital to help Small and Medium Enterprises establish, or expand businesses including empowering modest income-generating informal activities to grow and contribute to the local economy.

- Enterprise development programmes are aimed to pass on knowledge, experience and business support in addition to funding historically disadvantaged persons in South Africa.
- Most of the **commercial banks offer “Enterprise Development Funds**, providing finance to SMME's. In many cases, these businesses would not qualify for the normal bank products.
- Remember, these Organisation have the expertise and the speed of a commercial bank but take applications with **10% collateral and minimal surety** into consideration. Some of the big corporates also use enterprise development funds to support SMME's and secure BEE points for their own score card.

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Anglo Zimele	Supply Chain Fund	Supports BEE enterprises by providing finance, as well as hands-on support business guidance and skills transfer	Equity and Loans	Black-owned and managed SMEs within Anglo America's supply chain.	086 094 6353 please call for more information southafrica.angloamerican.com
Anglo Zimele	Khula Mining Fund	Provides finance as well as technical support during the exploration and pre-feasibility phases.	Equity and Loans	Emerging black-owned mining companies	086 094 6353 please call for more information southafrica.angloamerican.com
Anglo Zimele	Community fund	Provides funding for entrepreneurs and emerging businesses.	Seed and working capital funding	Host communities and in labour-sending and impoverished areas.	086 094 6353 please call for more information southafrica.angloamerican.com
Anglo Zimele	Green Fund	Aims to empower entrepreneurs and SMEs to operate in the green economy.	Not specified	Targets investment opportunities that mitigate carbon emissions, reduce energy and water consumption, and improve waste and emissions management.	086 094 6353 please call for more information southafrica.angloamerican.com
Anglo Zimele	Godisa Fund	A tripartite agreement between Transnet, Government and Anglo American, for the development of black owned small and medium enterprises (SMEs) primarily in Transnet's procurement value chain.	Not specified	Focus on Transnet's rail and port businesses.	086 094 6353 please call for more information southafrica.angloamerican.com

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
IDF Managers	Various	Provides financial and non-financial support services to black owned, women owned and youth owned businesses.	Loan funding.	Businesses that demonstrate innovation, commercial viability, scalability and contribute to the country's socio-economic development and in particular job creation.	011 772 7900 info@idf.co.za www.idf.co.za
Cadiz Enterprise Development Investment	Enterprise Development	Provision of investment capital at reasonable interest rates over the medium to long term investment period to SMME's who are starved of traditional funding.	Loan capital as well as access to human capital and skills.	Black SMME's	0800 022 349 investorservices@cadiz.co.za www.cadiz.co.za
Ekurhuleni Peermont Chambers of Commerce Trust	Enterprise Development	To provide small businesses and aspiring entrepreneurs from the Ekurhuleni Metropolitan Municipality with the necessary financial and material support they require to ensure that they achieve sustainable success.	Grant funding for qualifying businesses and costs.	Legally registered black businesses in Ekurhuleni Metropolitan Municipality.	
Edge Growth	Vumela ED Fund	Social Venture Capital Fund managed in alliance with FNB	Debt and Equity	High growth, high-impact ventures	010 001 3715 http://www.edgegrowth.com/contact/ www.edgegrowth.com
Edge Growth	Edge Action Fund	Provides a solution to medium sized companies looking to make a meaningful local impact with their ED contribution.	Enterprise Development funding	High growth potential businesses.	010 001 3715 http://www.edgegrowth.com/contact/ www.edgegrowth.com

ORGANISATION	FUND	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Edge Growth	Asisa Enterprise Development	Managed in alliance with the Association for Savings and Investment South Africa (ASISA).The Enterprise Development Fund invests in the strategic growth and development of SMEs so as to create sustainable shared value for investments, investors, industry and the country at large.	Enterprise Development funding	High growth potential businesses.	010 001 3715 http://www.edgegrowth.com/contact/ www.edgegrowth.com

PRIVATE EQUITY AND VENTURE CAPITAL

- An equity deal involves giving away shares in the business, which is in effect a percentage of ownership, in return for funding, resources or skills.
- These deals can be structured in a variety of ways, but the basic principle is the same: equity is given away in exchange for funds or assistance that will help take the business to the next level
- Providers of equity finance may also become involved in the operations of the business and vote on major business decisions. Due to this involvement, founders may not have full control of the business as ownership and decision-making are shared among the shareholders

Equity Types



**VENTURE
CAPITAL**



**ANGEL
INVESTORS**



**PRIVATE
EQUITY**

ORGANISATION	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
4Di Capital	Early-Stage Technology Fund. Invests from the earliest seed stage. Two guys, a garage and a prototype? No problem.!	Venture Capital	Targets start up investment opportunities with high growth potential at the seed- and early- stages in the mobile, enterprise software and web sectors.	contact via LinkedIn
Acorn Private Equity	Acorn is planning to raise its third fund during the second half of 2014. The fund will invest throughout Sub-Saharan Africa across a range of industries. (NOT YET ACTIVE)	Private Equity	Established family-owned or entrepreneurial businesses with an enterprise value of R50m – R200m and pre-tax profit of R10m – R50m at the time of investment.	021 852 2887 info@acornequity.com www.acornequity.com
AngelHub Ventures	An Angel seed fund investing into lean start- ups with disruptive business models and technologies.	Venture cap	Disruptive business models enabled by technology.	info@angelhub.co.za , www.angelhubventures.com
Global Capital	Boutique Investment Banking and Private Equity firm owned by Management and Investec Bank Group.	Private Equity	Companies with strong management and proven track records; showing revenues in excess of R50 million and annual profits in excess of R10 million.	011 728 0255 info@glocapital.com www.glocapital.com
Grovest	Invests in high growth, scalable, low capex private companies, partnering with them to provide both growth capital and management support to gain traction and scale.	Venture Capital and Private Equity	High growth, scalable, low capital expenditure, disruptive South African private companies, with strong management teams.	011 262 6433 info@grovest.co.za www.grovest.co.za

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AngelHub Ventures	An Angel seed fund investing into lean start- ups with disruptive business models and technologies.	Venture cap	Disruptive business models enabled by technology.	info@angelhub.co.za , www.angelhubventures.com
Global Capital	Boutique Investment Banking and Private Equity firm owned by Management and Investec Bank Group.	Private Equity	Companies with strong management and proven track records; showing revenues in excess of R50 million and annual profits in excess of R10 million.	011 728 0255 info@glocapital.com www.glocapital.com
Grovest	Invests in high growth, scalable, low capex private companies, partnering with them to provide both growth capital and management support to gain traction and scale.	Venture Capital and Private Equity	High growth, scalable, low capital expenditure, disruptive South African private companies, with strong management teams.	011 262 6433 info@grovest.co.za www.grovest.co.za

ORGANISATION	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Horizon Equity	Invest amounts from R10m to R100m into privately held South African companies at most stages of the development cycle, from early stage through to pre-listing, including management buy-outs.	Venture Capital and Private Equity	Typically, look for companies whose enterprise value (the combined value of their equity and long term debt), at the time of our investment, lies in a range between R20 million and R200 million.	011-502-6940 info@horizonequity.co.za www.horizonequity.co.za
International Housing Solutions	A private equity firm focused on the development of residential housing primarily in the affordable housing market.	Equity finance for residential projects	Partners with financial institutions, real estate developers, private capital groups and local government authorities.	011 300 8600 info@IHSInvestments.co.za www.ihsinvestments.co.za
Inspired Evolution	Leads sustainable clean energy and resource efficiency investments across sub-Saharan Africa.	Venture Capital	All types of innovation, in all sectors.	021 702 1290 info@inspiredevolution.co.za http://inspiredevolution.co.za/
Invenfin	Invests in growing businesses with globally scalable commercial potential, protectable intellectual property and dynamic, cohesive management teams.	Venture Capital	All types of innovation, in all sectors.	021 888 3355 contact@invenfin.com www.invenfin.com
Knife Capital	Growth equity fund manager focusing on technology-enabled ventures for a sustainable impact on innovation, job creation and growth.	Private Equity and Venture Capital	Technology-enabled ventures.	info@knifecap.com www.knifecap.com
Marlow Capital	Marlow's private equity activities have a mid-market buy-out mandate.	Buy-out funding	Partner with managers of sound, cash generative companies, providing capital and strategic resources to accelerate and improve operations.	011 280 4160 info@marlowsa.com www.marlowsa.co.za

ORGANISATION	DESCRIPTION	TYPE OF FUNDING	QUALIFYING SECTORS	CONTACT DETAILS
Medu Capital	Makes medium to long term equity and equity related investments, and champions and promotes transformation and BEE in portfolio companies	Equity and equity related investments	Established companies seeking medium to long term equity partners.	0 11 268 9140 http://www.meducapital.co.za/contact.asp www.meducapital.co.za



the dtic

Department:
Trade, Industry and Competition
REPUBLIC OF SOUTH AFRICA

<http://www.thedtic.gov.za>



small business development

Department:
Small Business Development
REPUBLIC OF SOUTH AFRICA

<http://www.dsbd.gov.za>

The logo for Sefa features the word "sefa" in a bold, orange, sans-serif font. The letter "s" is stylized with a small magenta circle at the top. The letters "e", "f", and "a" are connected by a horizontal stroke at the bottom.

Small Enterprise Finance Agency

<https://www.sefa.org.za>



Industrial Development Corporation

<https://www.idc.co.za>



NATIONAL
EMPOWERMENT
FUND

Growing Black Economic Participation

<https://www.nefcorp.co.za>



SMALL ENTERPRISE DEVELOPMENT AGENCY

an agency of the **dsbd**

<http://www.seda.org.za>



Thank You