



Seda WOMEN-OWNED ENTERPRISE DEVELOPMENT INFORMATION BOOKLET

seda 

SMALL ENTERPRISE DEVELOPMENT AGENCY

a member of **the dti** group



DISCLAIMER

The purpose of this booklet is to fill the gap in the provision of vital information relating to the business environment, as well as the various support structures available to South African Women in Business.

The information contained in this booklet is deemed correct at the time of printing, and Seda will not be held liable for any misrepresentation resulting from changing organisational staff, structures and programmes.

Furthermore, this booklet deals with the support and assistance available across a broad spectrum of the economy, and does not have a single focus or orientation. Use of the information in this booklet will be left to the reader.

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Seda CONCEPT

THE SMALL ENTERPRISE DEVELOPMENT AGENCY (Seda)

The Small Enterprise Development Agency (Seda) an agency of the Department of Trade and Industry, was established in December 2004. It is mandated to implement national government's small business strategy, design and implement a standard and common national delivery network that must uniformly apply throughout the Republic in respect of small enterprise development integrating all government funded small enterprise support agencies across all tiers of government.

To this end Seda provides information, counselling and business support services, targeting in particular, micro and small enterprises (including co-operatives) from all sectors throughout the country. Assistance is also given to medium sized enterprises and emerging entrepreneurs.

Vision:

To be the Centre of Excellence for small enterprise development in South Africa.

Mission:

To develop support and promote small enterprises to ensure their growth and sustainability in co-ordination and partnership with other role players.

Goal:

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

Target Market:

Seda's target market covers small, medium and micro enterprises (SMME), including cooperatives, as well as potential entrepreneurs with a business idea. The definition of a small enterprise is provided for in the National Small Business Act of 1996 and it is based on the number of employees, turnover and fixed assets. Seda defines its clients according to the number of employees.

Historically, Seda has primarily focused on the micro and very small segments of the SMME sector, due to the sheer volumes and the number of people who want to start a business.

The outputs in terms of clients assisted have been huge, but this has come at a cost on impact measures such as employment, profitability and sustainability of assisted clients. To contribute to the target of five million jobs by 2020 as outlined in the New Growth Path, Seda believes it has to review its focus on existing micro and very small enterprises (with a staff of maximum of 20) as well as those potential entrepreneurs who want to start a business or are in the early establishment phase of a business. Whilst still working with these clients, the organization will enhance its focus on small and medium sized enterprises (those employing between 21 and 200 employees). These latter segments of the SMME sector have a larger job creation potential in comparative terms.

Small enterprises defined by number of employees:

- Medium 51 - 200
- Small 21 - 50
- Very small 6 - 20
- Micro 0 - 5

Seda Offerings:

Seda provides business related information, advice, consultancy, training and mentoring services in all areas of business development. These services aim at providing solutions related

Quality division

- This division provides services to enhance the quality and services produced by South African entrepreneurs for the local and export market through the provision of advice on standards and technical support.

The Learning Academy

Seda courses support entrepreneurial success

Seda's five day entrepreneurial training courses empower small business owners with the necessary skills to enable them to take their businesses to greater heights. Entrepreneurs learn to:

- Market their business effectively.
- Understand the importance of building a reputable business profile as a marketing tool.
- Maintain financial records and develop their business plans.

The training courses also cover financial management, customer care, report writing and business writing skills, whilst helping entrepreneurs to identify areas of improvement for their businesses.

Co-ops and CPPP Programme

Mission: to promote the establishment of rural and collectively-owned enterprises and ensure their growth and sustainability by facilitating public and private partnerships.

The programme aims to identify markets, resources, technical assistance and capacity-building opportunities that will enhance competitiveness and sustainability of enterprises. This is facilitated by promoting the use of industry tools and models that enhance efficiency and planning, implementation, monitoring and evaluation of staff and projects.

It focuses on four key sectors, namely

- Agro-processing,
- Community Tourism and Protected Areas,
- Mining and Mineral Beneficiation, and
- Trading and Auxiliary enterprises

The Seda National Information Centre

The National Information Centre supplies highquality, value-adding information services to clients who require business information. The Centre is staffed by Information Consultants who have access to a vast number of information resources. The Centre is accessible via telephone and email.



The following information is available from the Centre:

- Information on Seda offerings
- Sector Information
- Research Reports
- Business Development Information
- Referrals

Programme Analysis and Development (PAD)

PAD supports the services and offerings of the Seda delivery network by conducting research, analyse, review, develop or adapt new and existing offerings including the coordination of national programmes and partnerships in order to provide Seda operations with an efficient and effective set of offerings. This department focuses on research of small enterprise needs to inform the development of appropriate programmes, products and services for Seda clients.

The planned PAD activities are grouped under three units, namely -

Offerings Development:

- Research (specific), review and analyse existing and new Seda offerings with a key focus on the Seda delivery model and the four service areas offered by branches;
- Provide technical support to Seda operations;
- Design, develop, pilot, repackage and package existing and new Seda offerings, with a key focus on the National Procurement Portal; and
- Create a body of knowledge for the Enterprise Development Division, focusing on small enterprise development best practices.
- Introduction of a Quality Management System (QMS) in EDD.

Special Projects and Programmes:

- Coordinate the relevant EDD projects emanating from various national and international partnerships and proposals;
- Manage a system to evaluate and provide feedback with regard to ad hoc proposals; and
- Coordinate implementation of special projects focusing on Women, Youth and People with Disabilities, which will be explored through partnerships.

Export Development Programme:

- Source and distribute export market information to Seda operations;
- Establish and strengthen relationships with relevant stakeholders to improve access to global markets;
- Promote export ready small enterprises through the coordination of their participation in local and international events and other relevant export activities; and
- Manage Trade Point South Africa and support the development of its satellites and their clients.

INTRODUCTION

According to the GEM report, the entrepreneurial activity for men is 7.1 compared to 4.9 for women. The risk is perhaps even greater for women entrepreneurs, not only because they have to deal with problems associated with operating in a traditionally male-dominated environment but also due to their lack of education and training in this specific field. Although men and women find it difficult to start up an enterprise, limited access to financial resources, lack of support for women entrepreneurs specifically, negative prevailing socio-cultural attitudes, gender discrimination or bias and personal difficulties seem to be specific barriers that women entrepreneurs are grappling with.

72% of micro-enterprises are owned by women and approximately 40% of small enterprises, although the success of their businesses was impacted by internal and external barriers ranging from basic life skills such as self-confidence, assertiveness, self-motivation, achievement orientation, reliability and communication skills as well as the absence of mentorship opportunities, marketing and basic holistic management training (Nieman, et al. (2003).

The Special Projects and Programmes Unit (SPP) of Seda of the dti, has a mandate which has a special emphasis on projects for women. Lack of information or access to information has been frequently identified as one of the inhibitors of entrepreneurial activity in South Africa. Government and its agencies had introduced some interventions to promote women enterprise development but many women are either not aware of what is available, and/ or once they know what is available, the process for accessing such support. As a result, Seda recognized that there is a need for a booklet which will be used to inform women owned enterprises on current support available (financial and non- financial) for women owned enterprises.

METHODOLOGY

The methodology employed in compiling this booklet involved a detailed and in-depth desktop research study on the various programmes available to assist women in business. Assistance is taken as support and/or financial as well as non-financial assistance to female entrepreneurs, or business owners seeking to expand or improve their enterprise. Through this desktop study roughly over 100 organizations and assistance programmes were identified, providing assistance to women-owned enterprises throughout the country.

Following the desktop research process, a thorough check and validation process was undertaken to ensure the legitimacy of these organizations and institutions offering assistance. To date, the booklet includes roughly 101 programmes.

The following section will provide information relating to programmes that are available across all sectors. These programmes are not targeted at activities within specific sectors and are available to most entrepreneurs. In the sections that follow, the focus will move to programmes that are targeted at specific sector; agriculture, arts and media and clothing, to name a few.

STARTING YOUR BUSINESS

According to the GEM study of 2010, SA is ranked number 27 out of 59 countries on total entrepreneurial activity and measured at 8.9% being below the average of 11.9% of all participating countries. This is an issue that could have a serious effect on the economy of the country, as well as on the unemployment situation. Entrepreneurship in South Africa is current being driven by two major forces; the first factor is negative as individuals find themselves unemployed or retrenched they become entrepreneurial in order to earn a living. On a more positive note the assistance both financial and non-financial that the government is providing for entrepreneurs is encouraging more and more individuals to consider entrepreneurialism as a way of life. We usually say, knowledge is power, you cannot start your business without the information on how to start your business and it is crucial to know the legalities regarding the establishment of that enterprise.

When starting your business, there are certain key factors that need to be considered, that will shape the operations and future success of your business. Legal, as well as taxation implications and BEE Policy adherence enter into selecting a business structure. Below you will find information relating to these aspects, and what you should consider when registering your business.

HOW TO REGISTER YOUR BUSINESS

Registering your business is an important starting point for any entrepreneur, in order to adhere to and comply with the laws governing business activity in the country. Businesses must be registered with the Companies and Intellectual Properties Commission (CIPC). Companies that fall into the ambit for registration include private companies, public companies, personal liability companies as well as state-owned companies. For more information on the best type of legal entity for your business as well as more information on the registration process please contact the CIPC.

Some important notes when registering your business include;

- Having all necessary documentation: CIPC will require documents such as Certified ID documents for all owners, the necessary application forms as well as any fees payable to CIPC. Please once again check with your local CIPC officials in this regard



- Full legal capacity: Nieuwenhuizen et al (1996:118) mentioned that an insolvent person or a person under judicial management may not set up a business as risk related is very high as it often causes entrepreneurs to lose everything. For example, there was a client who lost a deal (tender) because her business partner was an insolvent person; she had to remove the business partner as the member of the close corporation in order to get the deal (tender). To remove the member out the close corporation, it takes 6 weeks from CIPC, the client ended up losing the deal due to this delay. Hence it is very important that you do the necessary homework before establishing a business.
- Reservation of a name: Please ensure that when registering your business you check with the CIPC officials if the name you want for your business is available and if it is, ensure that you reserve the name to avoid someone else using it. Note; name reservations are valid for 6 months.

SOUTH AFRICAN REVENUE SERVICE (SARS)

Whether you're running a sole proprietorship, a close corporation or a private company, you have to be registered with the South African Revenue Services (SARS), either as an individual or as a company. The National Small Business Office (NSBO) is the custodian of all small business tax and customs policy matters within SARS.

- For Income Tax purposes (Section 12E), a Small Business Corporation (SBC) is defined as a business having a turnover of less than R14m, over and above other qualifying criteria.
- For Capital Gains Tax, a Small and medium Enterprise (SME) is described as a business having total net assets of under R5m.

Note when registering with SARS it is recommended that you visit the nearest SARS office or call the SARS hotline. The reason for this is that there are various types of taxation that are applicable depending on the size and type of legal entity that you have i.e. Income tax, PAYE, UIF, SDL, Turnover Tax etc. The SARS officials will explain each of these taxes to you as well as identify which will be applicable to your business; in this regard it will also be advisable to speak with an accountant or bookkeeper to get assistance when calculating the various taxes that are applicable to your business.

Other important legal aspects that need to be taken into consideration by an employer/entrepreneur:

- Registration with the Workmen's Compensation Commissioner: An entrepreneur who will be employing workers must register with the Workmen's Compensation Commissioner within 14 days of commencing of an enterprise and the registration is compulsory. According to Parker (2004: 32), employees that are in a particular income are compensated for work related accidents or illness. The amount that must be paid by employers to Worker's Compensation Commissioner must be calculated according to the income of the employees on an annual basis.
- Registration with Sector Education and Training Authority (SETA): Parker (2004: 135) stated that an employer is obliged to pay a skill development levies to SARS at 1% of the salaries and wages amount that you pay out to your employees and owners of the business. An employer can claim back the levy if the training and courses that are approved by SETA are conducted or employees and employer attended the training. It is advisable to register with SETA that is related to the type of your business and develop a skills development plan before you can submit any claims.
- General Industries and Commercial Legislation "Businesses must comply with the industrial legislation that is applicable to them" (Nieuwenhuizen, 1996: 121). The example of the legislation is Basic Conditions of Employment Act which contains general directives on employment, Occupational Health and Safety Act.

REGISTRATION OF PATENTS, TRADEMARKS AND DESIGNS

When someone wishes to manufacture or create products it may happen that the product or manufacturing processes is unique and such person can protect his interests. Nieuwenhuizen (1998:118) stated that an entrepreneur who is having a unique product, service, trade mark or design can protect his or her unique products or design through patent registration to avoid the infringement. Kroon (1998:79) also mentioned that the law (patent act (57/1978)) provides that a patent must be granted for any invention and not all technical creations can be patented. Patent attorneys are available for registration of the patent and before registration the patent attorney must do a patent search to check if the product or design exists if not the registration will continue. There are various fees that a payable when registering patents thus it will be essential to shop around to ensure that you get the best deal.

Kroon defined trademark as ‘as a mark in relation to goods and services (1998:79). The trade mark represents your business and it is crucial to register your trademark in order to protect your business / trademark against unauthorized use by copycat operators. CIPC is available for registration of the trade mark and which is valid for 10 years. Eric Parker (2004:27) stated that if a person created an article in a new shape, form or appearance that person can seek design protection in which the article must be new and original.

TESTING AND LICENSING

South African Bureau of Standard is a national institution responsible for promotion and maintenance of standardization and quality in connection with commodities & rendering of services. SABS test the quality of the products and confirm the standard of the product or service. Some of the products required for contracts must be manufactured according to SABS specification. As a client / consumer if you see a stamp or SABS sign, you conclude that the product is checked by SABS and thus should be a quality product.

Visit www.sabs.co.za for more information and to assess if your product would require the SABS testing.

In respect to licensing it is important to note that when establishing certain types of business municipalities or licensing authorities must be contacted in any event concerning regulations of rules related to licensing in a particular area before you can establish your business. For example, if you will be starting a funeral parlour with a mortuary, a person must contact the local authority for specification. Similar licensing requirements are in place in respect to the sale of alcohol as well as preparation and sale of food. In this regard please consult with your local municipality to check what the current licensing requirements that are in place.

ISSUES THAT WILL INFLUENCE YOUR CHOICE OF BUSINESS FORMAT

Financing: Certain rules need to be followed when it comes to financing and these vary with each type of business. A sole proprietorship, for instance, may only raise finance from a loan, while a private company can sell shares in the company to a financier.

Administration costs: Sometimes the costs of running a certain types of business can cost you more money in admin fees than it's worth. On the one hand, a sole proprietorship will cost you nothing extra, while a Private Company comes with a heavy administration burden.

Tax considerations: The tax implications for the various business entities differ greatly.

Business Continuity: What will happen to your business at your death; will it keep running, go to your family or have to be sold? The various legal entities have differing processes. For example, a partnership dissolves on the death of one of the partners.

What happens if you decide to sell? The format of your business will also impact on the condition under which you can sell your business. For example, in a partnership, you will only be able to sell the business assets and not the entity as such.

Insolvency: This is obviously not a situation you plan for your business, circumstances can change and it is important to consider the financial implications of these changes. If you do have to declare bankruptcy, what will happen to your personal assets? Can they be seized to cover the debts of the business? You don't want to be in a position where you not only lose your business, but everything you own as well.

BROAD BASED BLACK ECONOMIC EMPOWERMENT (BB-BBEE) REGISTRATION

What are the benefits of registering your company as a BB-BEE Company?

1. It provides a competitive edge independent of your organisation's size,
2. Large companies are encouraged to invest in smaller companies, like yours, should you be compliant,
3. Greater opportunity for smaller BEE companies to compete with larger companies, as suppliers, particularly for organizations that show potential to assist in unemployment and poverty in the long term,
4. Your organization will be able to apply for government tenders and,
5. You will be able to showcase your B-BBEE level in your marketing material.

How to become BBEEE Compliant

In order to apply for a BEE Certificate the business owner must complete the application form and make a nominal payment of R1, 200.00. In addition to this, a letter from the business accountant confirming that the annual turnover does not exceed R5million must be submitted. The application should take roughly 48 hours and the business will be provided with the B-BBEE Certification.

BEE Verification Agencies

The Association of BEE Verification Agencies (ABVA) is an independent national organization that provides information on BBEE Accreditation, and provides a list of all accredited BEE agencies nationally. For more information regarding BBEE Accreditation, or BBEE Codes and Charters, visit www.abva.co.za.

CONCLUSION

Every business has to operate according to set of rules and regulations and it is the duty of an entrepreneur to make sure that he understands and comply with the legal requirements. Failure to comply with the legal requirements could cost an entrepreneur and could even result in a loss of business. It is the mandate of the department of trade and industry and its agencies to promote the culture of entrepreneurship by organizing entrepreneurship awareness programs and promoting their products & services. It is also the role of the entrepreneur to be proactive and be knowledgeable of what is happening in the business environment and legalities.

As it is crucial to formalize a business, a person must register his or her business with CIPC and a person will decide on the type of business entity he or she would like to venture into. Contacting SARS for tax and complying with the local licensing laws and regulation will give the entrepreneur an opportunity to be recognized. The challenge that is often faced by entrepreneurs is a lack of finance. The financial institutions will not finance a business that is not registered with CIPC, that is not register with SARS for tax (with no tax clearance certificate), includes insolvent person, not complying with the rules and regulation of that particular sector. Note also that government departments and agencies require only services from businesses who comply with the regulations, for instance a business will not be considered for a tender if the business does not have a tax clearance certificate.

WOMEN ENTREPRENEURS IN SOUTH AFRICA

A woman entrepreneur is an individual who identifies opportunities, allocates resources, and creates value for their clients while still making a profit. This creation of value is often through the identification of needs or through the identification of opportunities for change.

Further according to McClelland (2005:87), a woman owned business is defined as a business that is at least 51% owned by one or more women or in the case of any publicly-owned business, at least 51% of the stock of which is owned by one or more women and the management and daily business operations of which are controlled by more women.

Status of Women Entrepreneurship in South Africa

Despite the potential contribution of women to economic development, South African women remain on the periphery of the economy, dominating the informal economy. According to the FNB 2011 White Paper on Female Entrepreneurship, only 38% of established business enterprises are owned by women.

The quarterly labour force survey (QLFS) for the first quarter of 2011 further revealed the disconcerting status of women's economic and employment opportunity. According to the survey, employment amongst women was found to be declining marginally, whilst that of males increased. The table below gives further insight into the state of entrepreneurship amongst women in South Africa.

Women's Involvement, Attitudes and Perceptions regarding Entrepreneurial Activity	2009	2010
Total Entrepreneurial Activity (TEA)	40%	46%
Nascent Entrepreneur; Entrepreneurs who are actively trying to start a business but have not yet done so	39%	43%
New firm owner/manager	42%	46%
Established firm owner/manager	38%	47%
Have knowledge, skills and experience to start a business	30%	42%
Aware of good business opportunities	29%	40.1%

GEM REPORT 2010

The table above summarizes the entrepreneurial activity of women in South Africa for the period 2009-2010. GEM Data has shown that male participation in entrepreneurial activity is consistently higher than women's entrepreneurial activity; men in South Africa are 1.5 to 1.6 times more likely to be involved in early stage entrepreneurial ventures, as compared to women. This is mainly due to the various challenges facing women, with regard to starting a business enterprise.

Nevertheless, as indicated in the table, the level of entrepreneurial activity has improved by 6% during the period 2009-2010, whilst the percentage of nascent female entrepreneurs, and female owners or managers improved by 4%. However, a more prominent feature of the figures in the table above is the stark difference between the increase in the percentage of women who have become aware of good business opportunities (11.1%), and the increase in the percentage of those that are actively pursuing their entrepreneurial ventures (6%).

In addition, it is worth noting the contrast between the increases in the percentages of women that have the knowledge, skills and experience to start a business (12%) and the actual percentage increase in entrepreneurial activity (6%) or the percentage increase in new firm owners/managers, and nascent entrepreneurs (4%). This suggests that although lack of skill and knowledge remains a challenge, other factors are posing a significantly larger challenge for women entrepreneurs.

CHALLENGES FACING THE FEMALE ENTREPRENEUR IN SOUTH AFRICA

Gender inequality issues are at the forefront of explaining the disparities in SME development at both the global and national level. For example, women in business continue to report gender discrimination when seeking finance from traditional financial institutions, including state owned institutions.

Some of the key barriers to promoting women in business include cultural and societal problems as well as the psychological impact of cultural norms. In South Africa, various surveys have provided evidence of the fact that Black women's access to financial services is dominated by informal savings, funeral and burial schemes that offer limited credit to the enterprise. Despite the fact that women represent a critical component for alleviating poverty and the promotion of BEE, there are numerous challenges facing the female entrepreneur. These include;

- Employment legislation and policy
- Technology and business infrastructure
- Absence of vehicle for skills development and capacity building
- Socioeconomic factors; family responsibility, HIV/AIDS, poverty
- Poor access to financial assistance, credit and unavailability of collateral
- Lack of access to markets and procurement
- Lack of access to information
- Shortage of effective supportive institutions

Adding to the challenges outlined above it has been found that women-owned business activity tend to fall predominantly in the informal sector and women face the challenge of achieving business growth that warrants entry into the mainstream economy. This implies that participation of women in value-adding activities is significantly limited. Poor access to the wider market implies that prospects for sustainable growth of micro-enterprises owned by women are severely limited. Furthermore, the lack of management training and a lack of sales and marketing skills are concerns that continue to plague women-owned enterprises.

Types of Support

Business support plays a pivotal role in the success of female entrepreneurs. Support for women in business encompasses the following intervention:

- General Information and education programmes
- Mentoring and Coaching Programmes
- Support for Networking structures
- Financial Assistance

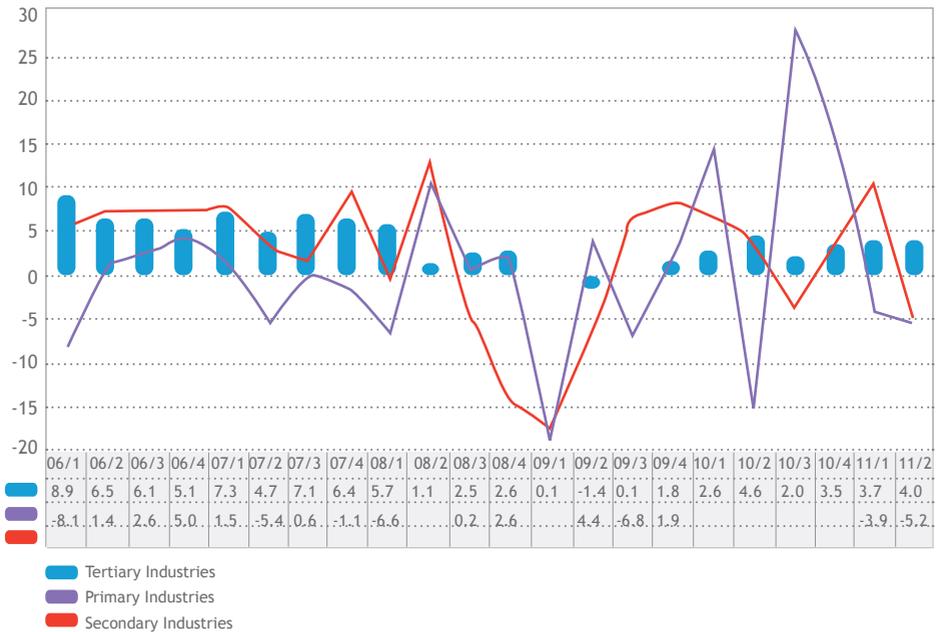
OPPORTUNITIES FACING THE FEMALE ENTREPRENEUR IN SOUTH AFRICA

Overview of the South African Economy

Over the last decade the South African economy has gone through a strong growth and decline phase. The decline phase has occurred in the last 5 years with the most severe economic contractions occurring in from the third quarter of 2008, through to the second quarter of 2010. The figure below illustrates this point and further breaks down the economy into its three major sectors namely:

- Primary: Include Mining, Agriculture, Forestry, Fishing etc.
- Secondary: Include Manufacturing, Transport, Wholesale, Accommodation etc.
- Tertiary: Finance and Insurance, Real estate, Business services, Personal Services etc.

Figure 1: Aggregated Industry Growth Rates (Source: Statistics South Africa 2011)



From the graph it can be seen that the Tertiary sector is the best performing sector within the South African Economy; only registering negative growth in the second quarter of 2009. The Primary sector has been the most erratic of the three sectors registering very strong gains (third and fourth quarter 2010) and also very strong losses (second quarter 2010).

Why the state of the various economic sectors is important for entrepreneurship is that it is directly linked to the opportunities available to entrepreneurs. From the above analysis it is evident the significant business opportunities are present within the tertiary industries of the economy given the consistent growth of the sector, this is followed by the secondary industries and lastly by the primary industries. The following sections look specifically at the tertiary and secondary industries with an aim of identifying opportunities that can be exploited by women entrepreneurs.

Secondary Sector

Table 1: Growth Rates Secondary Sector (Statistics South Africa 2011)

Manufacturing	12 month	24 month
Radio, television and communication apparatus	45.23%	21.57%
Other transport equipment (non-motor vehicles)	37.78%	30.38%
Parts and accessories	28.24%	38.66%
Non-ferrous metal products	25.75%	54.37%
Motor vehicles, parts and accessories and other transport equipment	25.46%	43.29%
Radio, television and communication apparatus and professional equipment	24.89%	17.82%
Motor vehicles	22.74%	51.73%
Rubber products	22.36%	42.87%
Grain mill products	18.27%	14.87%
Transportation		
Transportation of primary mining and quarrying products	31.27%	50.77%
Transportation of parcels	22.83%	66.18%
Transportation of containers	19.94%	64.07%
Transportation of paper and paper products	19.81%	32.29%
Wholesale & Retail		
Retailers in household furniture, appliances and equipment	14.29%	38.17%
Retailers in hardware, paint and glass	11.36%	25.05%
General dealers	10.77%	16.98%
Retailers in pharmaceutical and medical goods, cosmetics and toiletries	9.57%	17.22%

The growth figures indicated above clearly depict the number of sectors that represent considerable opportunity for entrepreneurs to capitalize on, in all three sectors. Although the manufacturing sector is typically not associated with female entrepreneurship opportunity or women-owned business, this sector may still provide ample opportunity for women throughout the country. Specifically, the three sub-sectors that have experienced the most impressive rates of growth in the past twelve months include the manufacture of radio, television and communication apparatus (45.23%), other transport equipment (37.78%), as well as other parts and accessories (28.24%).

Shifting the focus to the transportation sector, the main sub-sectors that have shown considerable improvement over the past 12 months include the transportation of primary mining and quarrying products (31.27%), and the transportation of parcels (22.83%). Again, the transport sector is not typically associated with female entrepreneurship opportunity or women-owned business; however given the increasing emphasis on economic and gender equality, opportunities exist for women-owned enterprise development within this sector.

The wholesale and retail sector has achieved the highest growth rates in the retail of household furniture, appliances and equipment (14.29%), as well as retail of hardware, paint and glass products (11.36%). The informal retail sector is a major source of income for women throughout the country. In the formal retail and wholesale retail sector however, SMME's contributed toward 20% of the total income of the industry, compared to 80% contribution by large enterprises. This illustrates the potential for growth of SMME's within this section, from which women-owned enterprises are not precluded.

Tertiary Sector

Table 2: Profit Margins (Source Statistics South Africa 2007)

1.	Research & Development	-1.50%
2.	Investigating & Security Activities	0.40%
3.	Computer & related activities	4.10%
4.	Building and Industrial Cleaning	6.30%
5.	Photographic Services	6.60%
6.	Architectural & Engineering services	7.10%
7.	Advertising	7.20%
8.	Technical testing and analysis	7.30%
9.	Market research	7.30%
10.	Renting of machinery & equipment	11.80%
11.	Packaging activities	14.90%
12.	Accounting, book-keeping & auditing	16.30%
13.	Legal Services	24%
14.	Real estate	37.40%
15.	Business Consultancy	61.80%

Within the tertiary sector of the economy, the highest rates of profit have been recorded in the Legal Services (24%), Real Estate (37.40%), as well as Business Consultancy (61.80%) sub-sectors. These sub-sectors represent areas in which female entrepreneurs and women-owned enterprises can achieve progress. These three sub-sectors represent the primary sources of opportunity for women entrepreneurs wishing to enter the tertiary sector.

This section has highlighted two important points relating to entrepreneurship in South Africa. Firstly, it has shown that despite poor global economic conditions, the South African economy continues to provide hope for the development of sustainable enterprises. Of the abovementioned sectors, the tertiary sector not only represents the sector that is superior in terms of performance, it is also the sector in which most opportunity for the advancement of women-owned enterprise exists.

Secondly, it has shown that within the fastest growing sub-sectors, opportunities are available for female entrepreneurs as a result of Government's Policy on transformation and gender equality, and its focus on fostering entrepreneurship amongst women.

This booklet will prove that the vision of an economy in which women are a key contributor to sustainable economic development, lower inequality and significant reductions in poverty, is shared amongst all economic stakeholders. This is evidenced by the fact that support for women-owned enterprises has been offered by both private and public institutions, as will be seen throughout the booklet.

ASSESSMENT OF SPECIFIC OPPORTUNITIES

The section above outlines the key sectors in the economy that an entrepreneur should assess when trying to find viable business opportunities. In compiling this booklet we have taken this a step further by consulting with women entrepreneurs as well as various interest groups aimed at assisting women entrepreneurs. Through these discussions we have identified some specific opportunities that women entrepreneurs can look at exploiting. These opportunities include:

- Services; Opportunities detailed below are available to entrepreneurs throughout the country (Nationally)
- Business and administration services: Provision of basic administrative assistance and business services, for example Business Process Outsourcing
- Provision of Land Clearing services and gardening or other cleaning services
- Catering services: Businesses that provide catering services for households or corporate clients
- Tourism: Opportunities for women entrepreneurs in the tourism sector are typically more concentrated in the country's more popular tourism destinations, such as Gauteng, Kwazulu-Natal and the Western Cape. These include:
 - Township tours and Tour Operators
 - Accommodation facilities and Catering
 - Medical Tourism

- **Clothing and Textiles:** Although the clothing and textiles sector is highly competitive, and is under extreme pressure from international imports, particularly from China, there is still opportunity for female entrepreneurs. In particular, opportunities that have been identified are mainly within Kwa-Zulu Natal and the Western Cape, and include:
 - **Pattern design and textile manufacturing:** Design of patterns for fabrics, as well as manufacturing and printing of fabric and cloth products
 - **Leather and footwear products:** Design and manufacture of shoes and footwear
 - **Energy and Mineral Beneficiation:** Opportunities that exist for women owned enterprises in this sector are prominent in the mineral rich regions of the country, including Mpumalanga, Northern Cape, Gauteng and North West, and include the following:
 - **Mineral Beneficiation Testing Enterprises:** Companies that manufacture of titanium and zircon metal and other products from raw materials that are currently being exported to foreign markets.
 - **Jewellery Making and Design**
 - **Tile Manufacturing:** manufacture of tiles from raw materials obtained from mining by-products, such as stones.
- **Construction:** The Government has shown increased determination in providing opportunity to women in construction, and since 2004, the government has awarded tender worth over R359-million to women-owned companies, for the construction of houses. As testament to the opportunity that exists in this field, over 120 women-owned construction companies in nine provinces, participated in the 2011 Women in Construction Excellence Awards. The following opportunities are available on a National level;
 - **Opportunities to contribute toward Government Projects e.g. EPWP:** The National Government is taking steps to ensure that women-owned enterprises have equal access to government tenders.
As such companies in the construction, civil engineering and related fields may potentially benefit.
 - **Green Construction solutions:** Given the increasing awareness and demand for environmentally friendly solutions, as well as the increasing demand for alternative energy solutions such as solar-power, there is ample opportunity for the companies that specialise in green technology to enter the market.
- **Creative Industry:** Creative industries are typically linked to the tourism sector, and as a result opportunities in creative sector are available nationally, but are more prominent in the Western Cape, Gauteng and Kwa-Zulu Natal. South Africa's flourishing arts and culture industry holds massive potential for female entrepreneurs in the Film and Media Sector, as well as in Fashion and Design.
- **Green Energy industries and the renewable energy sector** represent a new opportunity for women in business, and are available throughout the country (Nationally). The clean Energy, Education and Empowerment Initiative (C3E) have identified this opportunity and aims to inspire young women to pursue energy-related studies and possibilities. For example, the installation of solar water geysers represents an opportunity for South African women to start enterprises that offer services that focus on the installation and maintenance processes.

RECOMMENDATIONS

Having identified the key areas relating to both challenges and opportunities facing women entrepreneurs, the following key government interventions have been recommended to assist with the promotion of women-owned enterprise:

- Entrepreneurial capacity building and training for women: Developing the skills and capabilities of women is a primary step towards ensuring that women are able to seize the opportunities mentioned above, as well as any other opportunities that may present themselves.
- Women Entrepreneurs call centre that provides women with basic telephonic support when establishing and running a business: A call centre which provides women with at-the-minute business support and information, including assistance with dealing with specific problems will be beneficial in ensuring that women can continue to run their businesses as efficiently as possible, and in turn ensure their sustainability.
- Women Enterprise Programmes e.g. Women-owned Business Incentive schemes, mentorship programmes etc.: The availability of women-owned enterprise programmes, and access to all-encompassing business support solutions will ensure that women-owned businesses remain sustainable.
- Promote private sector procurement for women, as well as procurement training: Women at all stages of their business, and particularly those that have newly established businesses, will benefit a great extent from understanding the key considerations when applying for work or procuring contracts.
- Export and Import Training programmes for South African female entrepreneurs: Opportunities exist for SMME's to gain access to a larger market share, by exploring foreign markets. That said it is imperative for women to have access to the relevant information surrounding exports; this includes having knowledge of taxation and legislative concerns regarding exports, and for women-owned enterprise to be able to identify opportunities for to export their products.

As a facilitator and promoter of enterprise development throughout the country, Seda continues to play a prominent role in the advancement of the abovementioned opportunities. In order to further improve access to these opportunities Seda can play a role in the following key ways;

- Establish Enterprise workshops for women, to provide business support and important information for start-ups.
- Provide information sessions and booklets to assist with promotion of exports, by assisting small enterprises to identify foreign markets and to establish networks for export of their product.
- Provide workshops to educate women on the factors that are important to ensure the sustainability of their businesses. This might include facilitating flagship programmes or community-based workshops to ensure that business support is accessible to small enterprises.



HOW TO USE THIS Seda INFORMATION BOOKLET

In order to provide an example of how best to make use of this information booklet, an example has been provided below. Each section of the table has been explained, and will help you to decide whether each programme is right for your business.

SMALL ENTERPRISE DEVELOPMENT AGENCY (Seda)		
The name of the company or organization you need to contact	Government Affiliate Government agency	Who are they working with?
	Affiliates Department of Trade and Industry (DTI)	
	Programme STP Quality	
	Focus/Objective To promote Quality and Excellence as competitive tools for SMME's	
	Scope National	Is the program available in your province?
Does it provide money or other type of help?	Sector <ul style="list-style-type: none"> • Manufacturing • Services • Agriculture • ICT 	
	Financial/Non-financial Support Financial and Non-financial support	
What type of business support does this programme offer?	Offering <ul style="list-style-type: none"> • Financial support: Financial support: Grant of R 150, 000 towards implementation Management System-ISO 9001: 2008 and testing & certification of products with SABS • Non-financial support: Capacity building on the different national (SANS) and international (ISO) compliance standardstraining for the sectors highlighted 	
	Target audience SMME entrepreneurs	
	Cost of Programme None	
	Qualifying Criteria <ul style="list-style-type: none"> • Completed application form • Registered company • Viable business plan, feasibility plan, strategic plan • 6 month trading history 	Do you fit the criteria for this programme?
Who can you get in touch with?	Contact details Contact Person: Tervern Jaftha Tel: 012 441 1366 Email: tjaftha@seda.org.za	

SMALL ENTERPRISE DEVELOPMENT AGENCY (Seda)

Government Affiliate	Small Enterprise Development Agency
Affiliates	Department of Trade and Industry (DTI)
Programme	Seda Technology Programme (STP) Incubation
Focus/Objective	To Incubate both start-ups and enterprises requiring rehabilitation.
Scope	National
Sector	<ul style="list-style-type: none"> • Science • Engineering • Mining • Metals • Construction • Agricultural • Manufacturing • ICT
Financial/Non-financial Support	Non-financial support
Offering	<p>This programme is supported by the following sub-programmes</p> <ul style="list-style-type: none"> • Technology Demonstration Centres (TDCs): This has a focus on demonstrating, exhibiting and providing training in the use of available technologies especially with regards to value-addition processes • Technology Incubators (TIS): To provide a protected environment to support and nurture technology based start-ups and enterprises requiring rehabilitation • Hybrid Centers: To address specific needs of the small enterprises
Target audience	SMME entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	N/A
Contact details	<p>SEDA National Office: Tel: 012 441 1000 Physical Address: the DTI Campus, Block G, 77 Meintjies Street, Sunnyside, Pretoria NATIONAL INFORMATION CENTRE: Tel: 0860 103 703, Email: info@seda.org.za</p>

SMALL ENTERPRISE DEVELOPMENT AGENCY (Seda)

Government Affiliate	Small Enterprise Development Agency
Affiliates	Department of Trade and Industry (DTI)
Programme	STP (Technology Transfer Division)
Focus/Objective	To promote and facilitate the transfer of the technology in the informal economy so as to enhance their business competitiveness
Scope	National
Sector	All
Financial/Non-financial Support	Financial support and Non-financial support
Offering	<p>Financial support: Funding for acquisition of technology through technology transfer fund up to a maximum of R 600,000</p> <p>Non-financial support: Services in the following four categories:</p> <ul style="list-style-type: none"> • Improving access to technology information for small enterprises • Improve access to technology transfer funding through structured referrals to funding institutions • Facilitate access to technology through facilitation of business-to-business linkages • Technology consulting
Target audience	Potential and existing SME (small and micro) entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Completed application form • Viable business plan, feasibility plan, strategic plan • Must be a registered company
Contact details	<p>SEDA National Office: Tel: 012 441 1000</p> <p>Physical Address: the DTI Campus, Block G, 77 Meintjies Street, Sunnyside, Pretoria</p> <p>NATIONAL INFORMATION CENTRE: Tel: 0860 103 703, Email: info@seda.org.za</p>

SMALL ENTERPRISE DEVELOPMENT AGENCY (Seda)

Government Affiliate	Government agency
Affiliates	Department of Trade and Industry (DTI)
Programme	The Cooperatives and community public private partnership programme
Focus/Objective	To provide leadership in the establishment and growth of viable, sustainable cooperatives and collectively owned enterprises in various sectors and to facilitate their successful participation in the economy.
Scope	National
Sector	<ul style="list-style-type: none"> • Agribusiness • Mining and Mineral Beneficiation • Cultural Tourism • Trading and Auxiliary Services
Financial/Non-financial Support	Non-financial support
Offering	<p>Offers support in the following</p> <ul style="list-style-type: none"> • Promote the establishment of cooperatives and collectively owned enterprises in partnership with other stakeholders • Establish linkages with other government initiatives that support cooperatives and collectively owned enterprises • Increase access by coops and collectively owned enterprises to information, business skills training and markets • Foster a culture of cooperation among cooperative beneficiaries
Target audience	SMME entrepreneurs
Cost of Programme	None
Qualifying Criteria	<ul style="list-style-type: none"> • Completed application form • Viable business plan, feasibility plan, strategic plan • Must be a registered company
Contact details	<p>SEDA National Office: Tel: 012 441 1000</p> <p>Physical Address: the DTI Campus, Block G, 77 Meintjies Street, Sunnyside, Pretoria</p> <p>NATIONAL INFORMATION CENTRE: Tel: 0860 103 703, Email: info@seda.org.za</p>

NON-SECTOR SPECIFIC PROGRAMMES

MASIMANYANE WOMEN'S SUPPORT CENTRE

Non-profit Organisation	Masimanyane Women's Support Centre
Affiliates	N/A
Programme	Masimanyane Project
Focus/Objective	Provide training and skills building for women and youth, including those who are victims of violence
Scope	Eastern Cape
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Leadership & Advocacy training • Leadership training • Counseling and awareness programmes • Support services
Target audience	Women in rural peri-urban areas
Cost of Programme	Free
Qualifying Criteria	N/A
Contact details	<p>Head Office: Tel: 043 743 9169</p> <p>Physical Address: 35 St Marks Street Southernwood, Eastern Cape</p>

WOMEN AT WORK

Organisation	Private Organisation “Women at Work”
Affiliates	N/A
Programme	Platform for women in business
Focus/Objective	To promote, build, support, reach and communicate with as many females and/or female owned businesses on a regular basis
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	Networking with other women in business, encouraging women to support one another and build business relationships <ul style="list-style-type: none"> • Networking events and workshops • Assistance with business promotion
Target audience	Women in Business
Cost of Programme	Free membership
Qualifying Criteria	N/A
Contact details	Toni Mackrell: Cell: 082 781 7554 Email: toni@womanatwork.co.za Tanya Dimas: Cell: 083 851 1773 Email: tanya@womanatwork.co.za

THE BUSINESS PLACE

Network Organisation	The Business Place Network
Affiliates	N/A
Programme	Business Support
Focus/Objective	Business support centers across South Africa and Botswana
Scope	Provincial: Western Cape, Gauteng, North West Province
Sector	All
Financial/Non-financial Support	Financial and Non-Financial support
Offering	<p>Non-Financial:</p> <p>Enterprise Development:</p> <ul style="list-style-type: none"> • Workshops and training • Free consultation for entrepreneurs • Access to business opportunities and linkages • Internet Access • Micro MBA training programme
Target audience	Companies owned by historically disadvantaged people
Cost of Programme	Costs for training programmes
Qualifying Criteria	<ul style="list-style-type: none"> • Entrepreneurs seeking business advice and skills development <p>Applications and Access</p> <ul style="list-style-type: none"> • Contact The Business Place to locate local offices
Contact details	<p>The Business Place</p> <p>Head Office</p> <p>Tel: 011 833 0340 www.tbp.co.za</p>

NICRO BUSINESS CENTRE

Organisation	Non-Profit Organisation
Affiliates	N/A
Programme	The Economic Opportunities Project (EOP)
Focus/Objective	To create awareness of viable business opportunities that exist in the informal sector, and include entrepreneurial skills training workshops, the establishment of business support groups and access to learning exchanges.
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Skills training: How to start a business, how to run a business, how to improve a business, how to start a business programme • Support services: Information on loan institutions, assistance on how to fill in an application form for a loan, ongoing advice and business support, business linkage with other small business providers for further development opportunities.
Target audience	<ul style="list-style-type: none"> • Victims of crime such as women (especially those in abusive relationships that need to become financially independent to escape the violence), • Former offenders, families of offenders • Other unemployed people
Cost of Programme	N/A
Qualifying Criteria	Any interested party
Contact details	Contact Person: Cillia Dawson Tel: 021 462 0017 Email: cilia@nicro.org.za or soraya@nicro.org.za

TECHNOLOGY FOR WOMEN IN BUSINESS

Government Department	Gender and Women's Empowerment Unit (Department of Trade and Industry)
Affiliates	Department of Energy and CSIR (Council for Scientific and Industrial Research)
Programme	Technology for Women in Business
Focus/Objective	To enhance the accessibility of Science and Technology to women in Business and in particular in small, medium and macro enterprises (SMMEs)
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	Skills training: To adopt technology and science as an integral part of the business so as to strengthen its size irrespective of whether it is a rural or urban based enterprise
Target audience	Women entrepreneurs at all levels
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Must be a registered company • Must be in operation for over 3 years • Must have bank statements or financial statements to prove existence of company
Contact details	Contact Person: Mr. Midilala Teffo Tel: 012 394 1105 Email: mteffo@thedti.gov.za

FINANCIAL SUPPORT PROGRAMMES

ANGLO AMERICAN ZIMELE	
Company	Anglo American Corporation
Affiliates	N/A
Programme	Olwazini Fund
Focus/Objective	<ul style="list-style-type: none"> Assistance to entrepreneurs to aid establishment and operation of businesses Start-up loans
Scope	Gauteng Province
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <p>Loan</p> <ul style="list-style-type: none"> Business loans of up to R20 000 (Requirements for finance include a proposal and completion of the training programme) Entrepreneurs can submit a business plan as a loan application after 3 months <p>Non-Financial Support:</p> <p>Training Programme (no cost)</p> <ul style="list-style-type: none"> Financial planning, accounting, business registration, marketing and human resources Training is over 12 months Credits contribute towards a NQF level 2 qualification
Target audience	<ul style="list-style-type: none"> Historically disadvantaged individuals Vulnerable groups (women, children and disadvantaged individuals)
Cost of Programme	<p>Loan</p> <ul style="list-style-type: none"> Repayment 36 months
Qualifying Criteria	<ul style="list-style-type: none"> Black empowerment shareholding and management Commercial viability and long-term sustainability <p>Application</p> <ul style="list-style-type: none"> Applications should be presented in the form of a business plan Financial plan • Marketing plan Relevant documentation
Contact details	<p>Anglo American Zimele</p> <p>Tel: 011 638 4172 www.angloamerican.co.za</p>

ANGLO AMERICAN ZIMELE

Company	Anglo American Corporation
Affiliates	N/A
Programme	Communities Fund and Small Business Hub Programme
Focus/Objective	Providing assistance to SMME's operating in mining communities
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Seed an Loan Capital</p> <ul style="list-style-type: none"> Loans of up to R1 million per project <p>Non-Financial Support: Small Business Hub Network</p> <ul style="list-style-type: none"> Walk-in assistance centers Mentorship and advice: Business plan assistance Management Training Coaching <p>Facilities:</p> <ul style="list-style-type: none"> Internet Telecommunications Printing Meeting facilities
Target audience	<ul style="list-style-type: none"> Historically disadvantaged individuals Vulnerable groups (women, children and disadvantaged individuals)
Cost of Programme	<p>Loan Repayment is 6% per annum</p>
Qualifying Criteria	<ul style="list-style-type: none"> Businesses must operate in business unit areas Comply with BEE criteria set by the Mining Charter Entrepreneurs must be a member of the local community <p>Application</p> <ul style="list-style-type: none"> Applications for finance can take place at Small Business Hubs closest to entrepreneurs Business plan Legal documentation
Contact details	<p>Anglo American Zimele Tel: 011 638 4172 www.angloamerican.co.za</p>

GRO- E SCHEME

Government Affiliate	Industrial Development Corporation
Affiliates	Department of Economic Development
Programme	Gro-E Scheme
Focus/Objective	The provision of financial support for start-up or expansion of businesses, funding for buildings, equipment, and working capital
Scope	National
Sector	Green industries, energy; pollution, waste and recycling management; agro-processing, biofuels, mining, manufacturing, tourism, film and media, biotechnology, health care information and ICT
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <p>Loan</p> <ul style="list-style-type: none"> • R1 million - R1 billion per project will be allowed • Funding of businesses at prime less 3% for loans and the Real After Tax Internal Rate of Return (RATIRR) of 5% for equity financing. • The funding is available over five years or until the scheme is exhausted
Target audience	Businesses should also operate in sectors supported by the IDC
Cost of Programme	<p>Loan</p> <p>Loan repayment depending on loan amount</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Businesses that demonstrate economic merit • Profitable businesses • BBEE certification where applicable • Businesses operating or expanding in South Africa • Expansion capital subject to the potential to create jobs • For the duration of the funding period, businesses whose maximum cost per job does not exceed R500 000 relative to the total funding required <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

SOUTH AFRICAN MICRO FINANCE APEX FUND (SAMAF)

Government Department	Government agency
Affiliates	Department of Trade and Industry
Programme	Micro Credit Loan Fund
Focus/Objective	<p>To facilitate and provide affordable access to finance by SMMEs through other financial institutions for the purpose of growing their income and asset bases.</p> <p>*SAMAF does not lend money directly to the public. It uses existing institutions within communities such as registered NGOs, voluntary agencies and societies to handle the funds and lend to qualifying entrepreneurs</p>
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Services Co-operative (FSC)</p> <ul style="list-style-type: none"> Level 1: Stokvels receive R200, 000 for Capacity building & or R50, 000 for on lending <p>FSC receive R1M for capacity building & or R100, 000 for on lending</p> <p>FSC/ Cooperative bank: R: 10, 000, 000 with up to 50% of the approved loan amount</p> <ul style="list-style-type: none"> Level 2: FSC/Cooperative bank receive R10M with up to 50% repayable of the approved loan amount <p>Microfinance institutions (MFIs):</p> <ul style="list-style-type: none"> Level 1: MFI receives up to R10M with up to 50% of the approved loan amount Level 2: MFI receives up to R40M with up to 25% repayable of the approved loan amount to subsidize the expansion <p>FI special projects:</p> <p>Other cooperatives receive upto R100, 000 with upto a 50% repayable of the approved loan amount</p> <p>Financial distress upto R5M with upto 50% of the approved loan amount</p> <p><i>*Payback of the above products is usually within 12 months</i></p>
Target audience	SMME entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	This is dependent on the product and amount given to the institution
Contact details	<p>Contact Person: Ms Nothemba Gqiba Tel: 012 394 1479 Email: nothembag@samaf.org.za</p>

EASTERN CAPE DEVELOPMENT CORPORATION

Company	Eastern Cape Development Corporation (ECDC)
Affiliates	Department of Trade and Industry
Programme	<ul style="list-style-type: none"> • POWER plus small loan • iMbewu Micro loan • Imvaba Eastern Cape Loan
Focus/Objective	Economic development agency in the Eastern Cape that provides business development finance for small to medium business owners
Scope	Provincial - Eastern Cape
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <p>iMbewu Micro Loan</p> <ul style="list-style-type: none"> • Loan value of up to R20 000 • Loan term is a maximum of 6 months • On full repayment of the loan the client receives 10% paid in cash • Interest rates charged according to the national credit act <p>POWER plus Loan</p> <ul style="list-style-type: none"> • Loan ranges from R20 000 - R500 000 • Loan term of 12-36 months • Prime interest rate • On full repayment of the loan the client receives 10% paid in cash <p>Imvaba Eastern Cape Loan</p> <ul style="list-style-type: none"> • Part loan finance and development start-up capital • Target sectors: • Agribusiness, tourism, ICT, chemicals, textiles and clothing, timber and forestry, metals, business process outsourcing, and arts and crafts
Target audience	<p>Entrepreneurs seeking financial assistance;</p> <p>Imbewu Micro loan - targeted at micro enterprises</p> <p>Power plus loan -targeted at micro to small enterprises</p> <p>Imvaba: targeted at co-operatives</p>
Cost of Programme	<p>Loan</p> <p>Repayment depends on the amount of the loan</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Business sustainability • Innovative business ventures which can be expanded <p>Applications</p> <p>Business plan is required</p> <p>Completion of an SME Data Input form available from ECDC offices</p>
Contact details	<p>Eastern Cape Development Corporation</p> <p>Tel: 043 704 5600 www.ecdc.co.za</p>

FREE STATE DEVELOPMENT CORPORATION (FSDC)

Company	Economic Development Agency
Affiliates	N/A
Programme	Free State Development Corporation (FSDC)
Focus/Objective	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
Scope	Provincial (Free State)
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Offers 7 financial products detailed below:</p> <ul style="list-style-type: none"> • Microloans: This range from R 5000 to a maximum of R 20, 000. Repayment is charged an interest less of 3.5% and does not exceed a period of 36 months • Co-operatives Fund: This fund has varying interest rates that depends on the period taken to repay the loan. However, the repayment period may not exceed 10 years • Bridging loans: 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 value of the project. The repayment plan may not exceed the contract of the SMME with its customer • Initiator fund: This is aimed entrepreneurs whose businesses graduate from the informal to the formal sector. Interest rates vary and are subject to the period taken to repay the loan. Own contribution is not compulsory, though a further 0.5% will be deducted from the interest if the applicant can provide at least 10% of the required capital • Step-Up Loan: Aimed at formal businesses that require capital between R1 000 000 and R 5 000 000. Interest rate varies and is subject to 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. Applicants must also surrender the life cover of the key person in the business as well as well as the comprehensive insurance assets to the FDC. • Propeller: Targeted at small businesses that have a goal of graduating to medium-sized enterprises. The loan given ranges from R 5 000 000-R20 000 000. The repayment period is 60 months or 120 months in the case of properties. Own contribution is not compulsory though a further 0.5% will be deducted from the interest if the applicant can provide at least 10% of the required capital. The repayment plan is dependent on the time taken to repay the loan. • Equity: Assists enterprises whose legitimacy can be enhanced by increasing equity and lowering debt. It may also be used in businesses irrespective of their size of debt but lacks the collateral to qualify for a loan. The FDC will only acquire FDC will acquire equity in private and public companies. The level of equity acquired in the business will not be less than 26% and will not exceed 49%.
Target audience	SMME entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	Please contact for further information
Contact details	Free State Development Corporation (FSDC) Head Office Ms KF Finger (SMME Operation) Tel: 051 400 0810 Fax: 086 646 6397 Website: www.fdc.co.za

RISK CAPITAL FACILITY PROGRAMME IDC

Government Affiliate	Industrial Development Corporation
Affiliates	European Community through Department of Trade and Industry
Programme	Capital Facility Programme IDC
Focus/Objective	The provision of risk finance to historically disadvantaged people
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial:</p> <p>Loan</p> <ul style="list-style-type: none"> • R250 000 for township and rural areas • R500 000 for other areas
Target audience	Companies owned by historically disadvantaged people
Cost of Programme	Repayment period varies per loan; please contact for further information
Qualifying Criteria	<ul style="list-style-type: none"> • South African citizen • Demonstrates elements of women entrepreneurship • Minimum historical disadvantaged ownership is 25% or above • Job creation potential • Financial profitability and economic viability • Investments outside the Western Cape and Gauteng Province will be preferred • Cross border investments can be located anywhere in Africa <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	<p>Industrial Development Corporation</p> <p>Head Office</p> <p>Tel: 011 269 3000 www.idc.co.za</p>

ISIVANDE WOMENS FUND

Government Affiliate	Department of Trade and Industry: Gender and Women Empowerment Unit
Affiliates	Old Mutual Masisizane Fund; IDC
Programme	Isivande Women's Fund
Focus/Objective	To accelerate women's economic empowerment by providing responsive financing solutions
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Offers:</p> <ul style="list-style-type: none"> • Start-up funding • Business expansion funding • Finance for business rehabilitation • Bridging finance <p>Loan ranges from R30 000 to R2 million</p>
Target audience	Women in business
Cost of Programme	Loan repayment period: Maximum of up to 5 years
Qualifying Criteria	<ul style="list-style-type: none"> • SME or cooperative 60% female ownership • Min. 2 year track record • Min. 60% female staff component • 75% black staff component • Business located in rural and peri-urban area
Contact details	<p>Department of Trade and Industry Wisani Khosa Tel: 012 394 1606 Fax: 021 394 2646 Industrial Development Corporation (IDC) Billy Cobbinah Tel: 011 269 3663 Fax: 086 210 3663 E-mail: billyc@idc.co.za</p>

KHULAENABLIS SME ACCELERATION FUND

Company	Khula Enterprise Finance (Ltd)
Affiliates	Enablis Financial Corporation (Pty)
Programme	Loan Funding
Focus/Objective	Improve access to early stage funding of SME's in remote or rural provinces.
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial:</p> <ul style="list-style-type: none"> Equity and debt relief funding Loans from R250 000 - R2.5 million
Target audience	Black owned and women entrepreneurs (start-up funding and expansion of businesses)
Cost of Programme	<p>Loan:</p> <p>Loan must be repaid Repayment periods are 5 years</p>
Qualifying Criteria	<ul style="list-style-type: none"> South African SME's that must be accredited by Enablis Entrepreneurial Network SME's in need of asset finance or working capital <p>Applications</p> <ul style="list-style-type: none"> Business plan (assistance with drafting is provided) Submissions for applications need to be submitted to Enablis South Africa If applications are approved they will be submitted to the Investment Committee of Loan Funding for approval of guarantee. If this is approved, the legal documents will be signed and prepared for the loan.
Contact details	<p>Enablis Entrepreneurial Network Johannesburg Tel: 011 234 2526 www.khula.org.za www.enablis.org.za</p>

THE NEW PARTNERSHIP FOR AFRICA'S DEVELOPMENT (NEPAD): SPANISH FUND FOR AFRICAN WOMEN EMPOWERMENT

Organisation	Non-governmental organization (NGO)
Affiliates	<ul style="list-style-type: none"> • African Union (AU) • Common Market for Eastern and Southern Africa (COMESA)
Programme	The BIAWE Initiative
Focus/Objective	To support initiatives with a focus on women's empowerment aimed at improving their economic livelihood in Sub-Saharan Africa countries
Scope	National
Sector	<p>For the period 2011- 2013, the fund will focus its attention on Women economic empowerment, more specifically in the following</p> <ul style="list-style-type: none"> • agriculture, • employment • creating an enabling environment for the development of women's entrepreneurship and SMEs
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • A grant fund of a minimum amount of EUR 50,000 and maximum of EUR 350,000. • Under exceptional circumstances the Fund will finance projects up to EUR 500,000. The payback conditions will be outlined in the terms of reference (TOR) in the contract that the beneficiary signs with the organisation
Target audience	<ul style="list-style-type: none"> • African Non-Governmental Organizations (NGOs). • African Governments bodies: these include, but are not limited to, Ministries of Gender and Women Affairs, regional inter-governmental agencies, human rights and electoral commissions, • Local governments, women's parliamentary caucuses and others Government actors. • Local Associations/ and networks of women entrepreneurs. • Women Community-Based Organization (CBOs) and community cooperatives. • African research institutions. • Women's groups/networks in Africa. • African Women's Funds and Foundations of women
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • All applicant organisations must have existing programmes in Sub-Saharan Africa countries. • Have an established institutional track record, experience with gender and development projects, and effective financial reporting capacity.
Contact details	<p>The application format is available on http://www.nepad.org/system/files/Guidelines%20for%20applicants%20NSF.pdf .</p> <p>These can be hand delivered or posted to the: NEPAD/Spanish Fund Steering Committee. The NEPAD Planning and Coordinating Agency International Business Gateway Block B, Gateway Park Corner Challenger & Columbia Avenues Midridge Office Park, Midrand, Johannesburg P. Bag 218, Midrand, 1685 Republic of South Africa Tel: 011 256 3600 or emailed: nepadspanishfund@nepad.org</p>

EXTRA CREDIT TRADING

Organisation	Private Organisation
Affiliates	South African Micro Finance Apex Fund (SAMAF)
Programme	Extra Credit Trading 24 Pty
Focus/Objective	To provide loans to viable small and medium businesses.
Scope	Eastern Cape
Sector	All
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • Business loans <p>Maximum of R 50, 000 for the following:</p> <ul style="list-style-type: none"> • Start up • Working capital • Acquisition of stock
Target audience	SMME entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Must be a South African citizen • The business must be viable before and after financing • Be in business for a minimum of 1 year • Have related business experience • Have some banking track record • Have a permanent physically address and is contactable telephonically • Have a solvent balance sheet • A viable business before and after financing it • The business must submit certified and audited financial statements for the last two years (three years for older businesses) <p>Repayable conditions: 26% per annum</p>
Contact details	<p>Contact Person: Hadley Petersen Tel: 041 365 6465 E-mail: hadley@ect24.co.za</p>

WOMEN'S DEVELOPMENT BUSINESS (WDB)

Organisation	Women's Development Business (WDB)
Affiliates	Old Mutual
Programme	Microfinance Business Development Skills
Focus/Objective	Microfinance and training geared at South African rural women.
Scope	National: Eastern Cape, KwaZulu-Natal, Mpumalanga, Limpopo Province
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Microfinance Loans are offered to rural women of between R300 to R15 000</p> <p>Non-Financial Support: Business Development Skills Programme</p> <ul style="list-style-type: none"> • Business principles of quality control, pricing, stock, marketing and selling. Information Communication and Technology Programme (ICT). • The ICT programme has got two programs; these are Computer Based functional Literacy (CBFL) and Basic Computer Skills (BCS). <p>CBFL</p> <ul style="list-style-type: none"> • Computer based functional literacy programme offered to WDB clients who cannot read and write in their own Language. <p>BCS</p> <ul style="list-style-type: none"> • Basic computer skills in Microsoft word, Microsoft Excel and Power point.
Target audience	Women In Rural areas
Cost of Programme	Costs vary per loan include: <ul style="list-style-type: none"> • Interest, • Service fee, • Initiation fee • VAT
Qualifying Criteria	<ul style="list-style-type: none"> • Rural South African women • 5 or more women. <p>Accessing Criteria:</p> <ul style="list-style-type: none"> • Women are assisted and funded via a recruiting process whereby development assistants are present in communities
Contact details	<p>Women's Development Business Microfinance Head Office Contact Name: Queeneth Matyeka Nelspruit Tel: 013 752 5179 www.wdb.co.za</p>

KHULA IDENTITY DEVELOPMENT FUND

Company	Khula Enterprise Finance
Affiliates	Identity Partners
Programme	Khula Identity Development Fund
Focus/Objective	To create sustainable growth in SME's through investments.
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <p>Loan</p> <ul style="list-style-type: none"> • provision of debt and equity funding • Start- up capital ranges from R250 000 - R3 million
Target audience	Black women and youth owned enterprises in South Africa
Cost of Programme	<p>Loan:</p> <p>Repayment ranges from 3-5 years</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Black individuals, women and youth-owned (owner-managed) • Rural or Peri-urban based enterprises • Investees must be innovative and have great potential for sustainability • Emphasis to commercial merit • The enterprise should create jobs <p>Applications</p> <ul style="list-style-type: none"> • Entrepreneurs call Identity Development Fund offices to seek advice and further steps from consultants. • Consultants will liaise with entrepreneurs
Contact details	<p>Identity Development Fund Tel: (011) 351 2900 www.idf.co.za www.khula.org.za</p>

KHULA SMALL BUSINESS GROWTH TRUST FUND

Company	Khula Enterprise Finance
Affiliates	Sisonke Fund Managers and Mentors, Fauvist Investment Holdings (FABCOS)
Programme	Small Business Growth Trust Fund
Focus/Objective	The fund provides funding for SME's across a range of business growth needs
Scope	National
Sector	All (excluding farming, property development, petrol)
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> Loans range from R10 000 - R3 million per portfolio entity. Finance is provided for start-up, expansions, bridging finance and asset finance Infrastructural support and resources Assistance with the relocation of business from the informal sector to the formal sector
Target audience	<ul style="list-style-type: none"> Qualifying South African SME's, Black female business owners in rural areas
Cost of Programme	<p>Loan:</p> <ul style="list-style-type: none"> Repayment of loans cannot exceed 5 years <p>Mentorship</p> <ul style="list-style-type: none"> Mentorship programme is a mandatory component of the loan process. Cost is R1 000 excl. VAT Interest rate prime + 3%
Qualifying Criteria	<ul style="list-style-type: none"> Owned by a South African citizen SME's that have potential to achieve a positive social impact through the growth of their business. SME's that demonstrate a growth potential of at least 25% annualized rate of return SME's must provide 10% of their own contribution in the form of cash or assets which will form part of the business capital <p>Requirements:</p> <ul style="list-style-type: none"> Computer and Internet Access for business operation reporting to Sisonke Programme: Pastel Accounting Applications Business plan Applications must be made to Sisonke Fund Managers and Mentors telephonically
Contact details	<p>Sisonke Fund Managers and Mentors Contact Tel: (011) 421 2939 www.sisonkefund.co.za</p>

TIISHA

Organisation	Tiisha Finance Enterprise
Affiliates	Khula Enterprise Finance, Department of Trade and Industry
Programme	Tiisha
Focus/Objective	Provision of microfinance and finance to rural communities
Scope	Provincial - Limpopo Province
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Loan R 1000 - R10 000</p> <p>Group-based loans</p> <ul style="list-style-type: none"> • Start-up capital or expansion finance • Disbursement to 5 individuals to form an official group • Loan amount can increase as group successfully pays back loans
Target audience	Lower income groups
Cost of Programme	<p>Loan:</p> <ul style="list-style-type: none"> • Repayment is 4,6 or 8 months • Admin fee 1% of loan • Application fee R20 + 2.5% of loan • Repayment at 2.77% interest rate
Qualifying Criteria	<ul style="list-style-type: none"> • A group of 5 individuals • A group constitution outlining the group repayment plan • Enterprise Members must stay in the same village
Contact details	Tiisha Finance Enterprise Tel: 015 491 2679 www.tiisha.org

MARANG FINANCIAL SERVICES

Company	Marang Financial Services
Affiliates	Department of Trade and Industry
Programme	Loan Finance
Focus/Objective	Provision of finance to emerging entrepreneurs and marginalized communities.
Scope	National: Eastern Cape, Gauteng Province, KwaZulu-Natal, Mpumalanga, Limpopo
Sector	All
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <p>Group Loans</p> <ul style="list-style-type: none"> Loans are offered to groups of 5-8 members Loans range from R500 - R10 000
Target audience	Women
Cost of Programme	<p>Loan:</p> <p>Repayment periods 4, 6 and 9 months</p> <p>Administration fees are included and calculated in the loan repayment costs</p>
Qualifying Criteria	<p>Women between up to the age of 70 years old who are unable to access loans from the formal sector</p> <p>Women who have poor living standards (Measured LSM 1-5)</p> <p>Women in rural areas</p> <p>Group Loans</p> <p>Individuals in the group obtaining a loans should know each other well, live close together and believe in each other's business ideas</p> <p>Individual loans</p> <ul style="list-style-type: none"> Loan period of 4-9 months Applicants must be the owner of a small scale enterprise A South African citizen 21 years old above The business has operated for at least 2 years.
Contact details	<p>Marang Head Office</p> <p>Tel: 011 781 3957 www.marang.co.za</p>

FINANCIAL AND NON-FINANCIAL SUPPORT PROGRAMMES

BLACK BUSINESS SUPPLIER DEVELOPMENT PROGRAMME (BBDP)	
Government Department	Department of Trade and Industry (DTI)
Affiliates	N/A
Programme	Black Business Supplier Development Programme
Focus/Objective	<ul style="list-style-type: none"> • Fast-track existing SMMEs with good growth potential into the main-stream of the formal economy. • Foster linkages between black-owned SMMEs and corporate and public sector enterprises. • Complement affirmative procurement and outsourcing initiatives. • Help recipient build capacity to successfully compete for tenders and outsourcing opportunities
Scope	National
Sector	All
Financial/Non-financial Support	Financial and Non-financial support
Offering	<p>Financial Support: 80:20 cost-sharing, non- refundable cash grant incentive scheme for black-owned businesses, with a maximum grant of R100 000.</p> <p>Non-financial support: Business development services to help companies improve their skills and become more competitive.</p>
Target audience	Black owned business entrepreneurs
Cost of Programme	<p>Grant: 80:20 cost-sharing, non- refundable cash grant</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Be at least 51% black-owned and have a significant representation of black managers. • Have turnover of no more than R12 million per annum. • Have a minimum trading history of one year. • Comply with all the relevant regulations, e.g. registered with CIPRO and SARS.
Contact details	<p>Gabriel Makhonxa Tel: 012 394 1438 Tel: 0861 843 384 Email: gmakhonxa@thedti.go.za</p>

BUSINESS PARTNERS WOMEN'S FUND

Government Affiliate	National Empowerment Fund
Affiliates	N/A
Programme	Rural and Community Development
Focus/Objective	To help women reach their full potential
Scope	National
Sector	All
Financial/Non-financial Support	Financial and Non-financial support
Offering	<ul style="list-style-type: none"> • Business plan modeling and assistance with business start-up • Mentoring • Loan Finance for start-up or expansion
Target audience	Women with a 25.1%-49.9% ownership greater than 50% Who require R250,000 to R5million
Cost of Programme	Loan finance agreed per client Repayment period varies per client
Qualifying Criteria	<ul style="list-style-type: none"> • Application assessed on business viability and risk • Evidence of commitment and drive • Vision for business venture
Contact details	Business Partners National Telephone Number: 0861 763 346 www.businesspartners.co.za enquiries@businesspartners.co.za

ACKERMAN PICK N PAY FOUNDATION

Organisation	Pick n Pay Foundation
Affiliates	N/A
Programme	Pick n Pay Enterprise Development Fund Ackerman Pick n Pay Foundation
Focus/Objective	<ul style="list-style-type: none"> To enable South Africans to provide for themselves and their communities Assistance for community based organizations that focus on sustainable job creation or income generation projects.
Scope	National
Sector	All sectors, with specific focus on agriculture
Financial/Non-financial Support	Financial and Non-financial support
Offering	<p>Financial Support:</p> <p>Non-financial support:</p> <ul style="list-style-type: none"> Technical assistance Assistance to build networks and markets Strengthen worker-owned enterprises and co-operative estate development Providing access to markets by purchasing from the farmers for sale in Pick n Pay stores
Target audience	<p>The Ackerman Pick and Pay Foundation aims to assist:</p> <ul style="list-style-type: none"> Sustained capacity-building for small-scale famers farmers and other entrepreneurs Collaboration between private and public sectors: linking small enterprises to formal markets Increasing number of farmers that have access to retail markets
Cost of Programme	Please contact the organisation for further information
Qualifying Criteria	<ul style="list-style-type: none"> Community-based organisations (cannot fund individuals) Registered Not for Profit organization Income generation or job creation Employees of Pick n Pay are not eligible for support from the Foundation Emerging suppliers to Pick n Pay - company or co-operative (product has to comply with set requirements) <p>Applications Applications can be done online and emailed to the address found on the contact page</p>
Contact details	Ackerman Pick n Pay Foundation Tel: 021 658 1561 www.picknpay.co.za

NDIZA

Company	Ndiza (Private Company)
Affiliates	N/A
Programme	Promotion Micro Enterprise Loan
Focus/Objective	Provision of funding for micro and small businesses for the empowerment of poor individuals.
Scope	Provincial: Gauteng, Limpopo
Sector	All
Financial/Non-financial Support	Financial and Non-financial support
Offering	<p>Financial: Loan: Microfinance R1 000 - R15 000 Loan term 3 - 12 months Small loans: R5 000 - R15 000 Large loans: R16 000 - R100 000</p> <p>Non-Financial: Development Support:</p> <ul style="list-style-type: none"> • Coaching on how to be a successful entrepreneur • Mentorship: marketing, advertising and financial management • Technical Assistance: bookkeeping and accounting services
Target audience	Urban poor entrepreneurs with informal businesses
Cost of Programme	Loan: Repayments bi-weekly or bi-monthly depending on the duration of the loan
Qualifying Criteria	Clients graduate through various stages whereby successfully repaying consecutive loans over time. Loan sizes and durations increase with each step
Contact details	Applications Ndiza Tel: 012 683 1970 www.ndizafinance.co.za

IMBEWU FUND - PROCUREMENT FINANCE

Government Affiliate	National Empowerment Fund
Affiliates	Department of Trade and Industry
Programme	iMbewu Procurement Finance
Focus/Objective	Financing working capital requirements for procurement contracts
Scope	National
Sector	All
Financial/Non-financial Support	Financial and Non-Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Provision for short to medium term debt finance • R250 000 - R10 million <p>Non-Financial:</p> <ul style="list-style-type: none"> • Mentorship as part of the loan process • Online Business Plan Tool, available on the NEF's website • Post-Investment function of business monitoring in the post-loan process
Target audience	Businesses owned and managed by black South Africans
Cost of Programme	<p>Loan:</p> <p>Average repayment periods range from 4-7 years depending on the loan</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Merit will be given to applications involving: • Black women empowerment • Black management and operational involvement • A business proposal stating the commercial viability of the business • Job creation potential • Location (rural/urban area) • Community involvement • Compliance with all relevant laws and regulations • Possibility of co-funding with another public or private sector institution • Participate in the NEF mentorship programme • A sustainable business model in place • A minimum of 5 people employed in the entity <p>Applications:</p> <ul style="list-style-type: none"> • Application forms including a business plan guideline are available from the NEF website • Financial projections • Identity documentation • Company registration documents
Contact details	<p>National Empowerment Fund</p> <p>Tel: (011) 305 - 8000 www.nefcorp.co.za</p>

NOZALA TRUST

Organisation	Nozala Trust
Affiliates	Nozala Investments
Programme	Women Development Programme
Focus/Objective	To create economic opportunity for women in poor and rural communities.
Scope	National
Sector	All
Financial/Non-financial Support	Financial and Non-financial support
Offering	<ul style="list-style-type: none"> • Loan Finance (+/- 20% interest, size of loan dependent on project) • Also offer grants <p>Non-financial:</p> <ul style="list-style-type: none"> • Technical training • Organizational training • Organizational development training
Target audience	Women-lead projects
Cost of Programme	Varies per project
Qualifying Criteria	<ul style="list-style-type: none"> • National women owned (100%) • More than 5 women participating in project • South African Citizen • Project must be feasible and sustainable
Contact details	<p>Tel: +27 (0) 11 463-5588</p> <p>Website: www.nozala.co.za</p>

IMBEWU FUND - ENTREPRENEURSHIP FINANCE

Government Affiliate	National Empowerment Fund
Affiliates	Department of Trade and Industry
Programme	iMbewu Entrepreneurship Finance
Focus/Objective	Risk capital to new and early stage businesses
Scope	National
Sector	All
Financial/Non-financial Support	Financial and Non-Financial support
Offering	<p>Financial Support: Loan funding: R250 000 - R10 million The target return on investment is a nominal pre-tax IRR of between 12% and 18%</p> <p>Non-Financial:</p> <ul style="list-style-type: none"> • Mentorship as part of the loan process • Online Business Plan Tool, available on the NEF's website • Post-Investment function of business monitoring in the post-loan process
Target audience	Businesses owned and managed by black South Africans
Cost of Programme	<p>Loan: Average repayment periods range from 4-7 years depending on the loan</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Businesses that further BB-BEE in South Africa • Merit will be given to applications involving: • Black women empowerment • Black management and operational involvement • A business proposal stating the commercial viability of the business • Job creation potential • Location (rural/urban area) • Community involvement • Possibility of co-funding with another public or private sector institution <p>Applications:</p> <ul style="list-style-type: none"> • Application forms including a business plan guideline are available from the NEF website • Financial projections • Identity documentation • Company registration documents
Contact details	National Empowerment Fund Tel: (011) 305 - 8000 www.nefcorp.co.za

THE MASISIZANE FUND

Company	Old Mutual
Affiliates	Small Enterprise Fund, WDB Microfinance, Tetla Financial Services, Ndiza Finance, Phakamani Foundation
Programme	The Masisizane Fund
Focus/Objective	Provision of finance assistance, skills assistance and marketing assistance for the development of individuals.
Scope	National
Sector	All
Financial/Non-financial Support	Financial and Non-financial support
Offering	<p>Financial Support: Loan</p> <ul style="list-style-type: none"> • Minimum direct loan amounts will be R13 000 and maximum R5m <p>Non-Financial Support: Skills Assistance and Training</p> <ul style="list-style-type: none"> • Financial education • Business coaching • Basic money management training • Mentoring and coaching • Technical support <p>Marketing</p> <ul style="list-style-type: none"> • Business linkages • Procurement • Leveraging Old Mutual Corporate relationships
Target audience	The fund is sensitive to women, youth and people with disabilities
Cost of Programme	<p>Loan: Loan repayment periods dependent upon loan amount and Old Mutual Financial Requirements</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Women • People living in rural or semi-urban areas • Loans below R13 000 are provided via third party micro-financiers • Contract financing will be done for existing clients to assist with cash flow needs and long term sustainability, on 90 day repayment terms. • Interest rates will be applied on a sliding scale, subject to change without prior notice • The default lending structure is debt, but in certain instances the loan can be structured in the form of equity, or a combination of debt and equity. <p>Application Requirements:</p> <ul style="list-style-type: none"> • Business plan • All legal documentation and conditions checked and confirmed. • Funds are released directly to suppliers. • Post disbursement support is given. • Repayments are collected via debit order. • Business owner submits monthly reports, including financial information
Contact details	Old Mutual Masisizane Fund Tel: 011 217 1854

PARADIGM SHIFT

Organisation	Paradigm Shift: Non-Profit Organisation (NPO)
Affiliates	Churches around South Africa
Programme	<ul style="list-style-type: none"> • Business Experience Course • Business Growth Course • Business Advancement Course
Focus/Objective	Paradigm Shift partners with South African community-based organisations by equipping local churches and ministries to provide business training, microloans, mentoring and discipleship to entrepreneurs who cannot access credit from financial institutions.
Scope	National
Sector	All
Financial/Non-financial Support	Financial and Non-Financial support
Offering	<p>Financial Support: Microfinance Loan</p> <ul style="list-style-type: none"> • Approximately \$195 USD = R1 400 <p>Non-Financial Support: Business Experience Course</p> <ul style="list-style-type: none"> • 1 day business training course on budgeting, pricing, selling, negotiating, identifying target markets, etc. • On completion of the 1 day course, a certificate of business training is awarded and graduate is then eligible to attend the 18 week Business Growth Course. • Entrepreneurs who have been in business for at least three months and can identify an income-generating investment they need to make are eligible to apply for a microloan <p>Business Growth Course</p> <ul style="list-style-type: none"> • Weekly business training course on branding, costing, management, pricing, selling, time management registering a business, etc. • During this course entrepreneurs also meet together to present repayments on their Mentorship <p>The entrepreneur meets with a mentor once or twice a month to pursue business and spiritual growth.</p>
Target audience	Individuals who live below the poverty line in South Africa (Paradigm Shifts microloans are also available to individuals from African countries living in SA)
Cost of Programme	<p>Loan:</p> <ul style="list-style-type: none"> • 5 month repayment period • Interest rate (admin fee) is 18% and is charged to cover banking costs of the respective church funders
Qualifying Criteria	<ul style="list-style-type: none"> • Existing successful business that have been running for 3 months or longer • Entrepreneur should be speak English <p>Applications</p> <ul style="list-style-type: none"> • Entrepreneur calls the Johannesburg office to locate a training center nearest to them • Applications for microfinance require the completion of the 1 day Business Experience course • Application forms at advised office (requires identification documentation, South African or other) • Credit worthiness is assessed • The business venture is assessed in terms of needing an income-generating investment • A social pledge for collateral is made by 5-8 individuals to guarantee the loan (Loan Family)
Contact details	Paradigm Shift Tel: 0861 748 884 www.shiftingparadigms.org

RURAL AND COMMUNITY DEVELOPMENT

Government Affiliate	National Empowerment Fund
Affiliates	N/A
Programme	Rural and Community Development
Focus/Objective	To empower local and rural communities through funding of development projects
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	Loan Finance assistance from R250 000 to max R20 million; 5-7 year investment horizon
Target audience	Prospective franchise entrepreneurs
Cost of Programme	Varies per loan
Qualifying Criteria	<ul style="list-style-type: none"> • BEE applicant should be actively involved in the business • Minimum of 50.1% black ownership • Active presence of black investors and women at board level • Funding limited to R20 million • Business should employ more than 5 people
Contact details	<p>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</p>

NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)

Organisation	National Youth Development Agency
Affiliates	N/
Programme	SME Funding Programme Micro-finance Programme
Focus/Objective	Provides financial support to youth and women-owned enterprises
Scope	National
Sector	All
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • SME Funding; NYDA provides finance ranging between R100, 000.00 to R5 million to expand or start a business enterprise. • Micro finance: R1000-R100,000 • Loans for working capital, contract-based finance, asset finance
Target audience	Previously disadvantaged Women and Youth,
Cost of Programme	Loan repayment depends on the loan undertaking Interest rate prime +/-2%
Qualifying Criteria	<p>Applicant must;</p> <ul style="list-style-type: none"> • Hold more than 26% shares in the company • Demonstrate commitment • Business venture must be economically viable • Submit business plan to NYDA offices(guidelines available on the website)
Contact details	<p>National Youth Development Agency www.nyda.gov.za Call Centre Tel: 08600 96884</p>

ITHALA DEVELOPMENT CORPORATION

Company	Ithala Development Corporation
Affiliates	N/A
Programme	Business Finance
Focus/Objective	Offers business finance, micro-finance and insurance services to women-owned entrepreneurs
Scope	KwaZulu-Natal
Sector	<ul style="list-style-type: none"> • Trade & services • Manufacturing • Construction & Tourism • Commercial Property • Agriculture & agro-processing
Financial/Non-financial Support	Financial support
Offering	<p>Loan Finance:</p> <ul style="list-style-type: none"> • Agricultural Loans (repayment period: up to 10 years) • Bridging finance • Co-operative finance empowerment finance • Plant & equipment finance (repayment period: up to 5 years)
Target audience	SME's and Women-owned enterprises
Cost of Programme	Interest rate varies by applicant and business however is based on prime rate BEE Status required
Qualifying Criteria	<ul style="list-style-type: none"> • Business plan/profile • Certified copies of ID • Proof of Address
Contact details	Applications available via web: www.ithala.co.za Tel: 031 907 8762 Fax:031 907 8974

TOURISM SECTOR

TOURISM ENTERPRISE PARTNERSHIP (TEP)

Non-profit company	Tourism Enterprise Partnership
Affiliates	Business Trust, Department of Tourism
Programme	Training Courses Financial Assistance
Focus/Objective	To assist Small Tourism Businesses (STB) around South Africa to become financially competitive.
Scope	National
Sector	Tourism
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: TEP assists STB to locate financial institutions</p> <p>Non-financial Support: Business Advisory Services Training</p> <p>Courses:</p> <ul style="list-style-type: none"> • Tourism Awareness Programme • Customer First Training • TEP Toolkit • Business Skills Programme <p>The Mentorship Programme</p> <ul style="list-style-type: none"> • Only provided to organisations and owners who meet the requirements and have gone through a rigorous selection process <p>Business Development Fund (BDF)</p> <p>Assistance: Business plan development Feasibility studies Research Marketing strategies Operational assistance</p>
Target audience	Historically disadvantaged entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Tourism business must have been in operation for 2 years • Meet levels of TEP's Business Sophistication Measure (BSM) • Business must be a legal entity registered with SARS • Business must be prepared to provide TEP monthly reports that communicate changes in turnover, profitability and employment.
Contact details	Tourism Enterprise Partnership 011 880 3790 www.tep.co.za/

TOURISM (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	Tourism Strategic Business Unit
Programme	Tourism
Focus/Objective	The provision of asset-based finance for investments in the tourism sector mainly invested in the accommodation sub-sector.
Scope	National
Sector	Tourism
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Minimum loan amount is R1-million (Security is required) • Projects seeking the financing of fixed assets and capital expenditure
Target audience	Tourism product entrepreneurs
Cost of Programme	<p>Loan: 5 to 10 year loan term</p>
Qualifying Criteria	<ul style="list-style-type: none"> • A product or facility which is in demand • The IDC assesses the sustainability of the project: a minimum 40% owners' contribution. • A contribution of finance and assets is required by the owner • Risk participation (taking up equity or quasi-equity) <p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability <p>Written request for funding along with a business plan A commercially viable business or projects from a technical, marketing and financial perspective</p> <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

TOURISM SUPPORT PROGRAMME (TSP)

Government Affiliate	Department of Trade and Industry
Affiliates	Enterprise Investment Programme
Programme	Tourism Support Programme
Focus/Objective	The fund is for the development of tourism entities
Scope	National
Sector	Tourism
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Grant:</p> <ul style="list-style-type: none"> • The Enterprise Investment Programme (EIP) cash grant is tax-free • Finance for new and expansion tourism businesses (investments of R5 million and below) • Cash grant of up to 30% of investments: Furniture, equipment, commercial vehicles, land and buildings
Target audience	Local and foreign owned entities
Cost of Programme	N/A
Qualifying Criteria	<p>Applications:</p> <ul style="list-style-type: none"> • Business plan (Indicating marketing and management, competitive advantage and market) • Indications of financial commitment • Stipulation of the need for the grant
Contact details	<p>Department of Trade and Industry Business Development Unit +27 (12) 394 1115 +27 (31) 305 3389 www.dti.gov.za</p>
Exclusions*	(Johannesburg, Cape Town, Durban as tourism is highly concentrated in these areas)

ART CULTURE AND MEDIA SECTOR

AGENDA FEMINIST MEDIA

Organisation	Non-governmental Organisation
Affiliates	N/A
Programme	Agenda Feminist Media
Focus/Objective	To enhance the development of women through the creation of spaces that help women get access to the information they need to build and reflect on their experiences.
Scope	National
Sector	Tourism
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • A journal programme: Invitations are extended to writers to submit an abstract for publication in the journal. • Community radio programme: Upon acceptance of published article, writers are invited to discuss their published articles on radio
Target audience	<ul style="list-style-type: none"> • Women's organisations, • Individuals • Organizations
Cost of Programme	N/A
Qualifying Criteria	Any party interested in publishing an article
Contact details	Contact Person: ShireenRagunan Tel: 031 304 7001/2/3

THE SIYAZISIZA TRUST

Organisation	Public benefit Organisation
Affiliates	Khumbulani Craft
Programme	Siyazisiza Trust
Focus/Objective	To contribute towards the development of small enterprises in the rural areas of Northern KwaZulu Natal.
Scope	Provincial (KZN), Limpopo and Mpumalanga
Sector	Craft & food
Financial/Non-financial Support	Non-financial support
Offering	<p>Skills training that includes:</p> <ul style="list-style-type: none"> • Financial literacy including record keeping (income and expenditure), banking, savings etc • Principles of marketing • Chosen enterprise training eg. Vegetable, crop, poultry, candle productions, or sewing • Craft production through Khumbulani Craft programme offering • Monitoring • Mentoring • Provision of start-up equipment and material • Marketing of the products for sale
Target audience	Rural individuals and small scale entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	Skills available amongst the beneficiaries
Contact details	<p>Contact Person: Telephone: 011 781 6752 or 035 550 3076 Email: jane@siyazisiza.org.za</p>

MEDIA (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	Media and Motion Pictures Strategic Business Unit
Programme	Media and Motion Pictures
Focus/Objective	<ul style="list-style-type: none"> Investment in projects in the media sector Funds the production of local feature films, television shows and documentaries at the beginning of the value chain Development of the local music industry
Scope	National
Sector	Media and Motion Pictures
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Funding is considered for the following:</p> <ul style="list-style-type: none"> Fixed assets Working capital Expansions IDC prefers not to fund more than 49% of the total funding requirement of the project
Target audience	Entrepreneurs in the field of Media
Cost of Programme	Repayment period varies: contact for more information
Qualifying Criteria	<ul style="list-style-type: none"> Proposals that show economic merit by demonstrating business profitable and sustainable business ideas Businesses, projects or credit applications must be commercially viable from a technical, marketing and financially sustainable <p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> Business Plan Compliance with international environmental standards Shareholders or owners to make a financial contribution Business should have a significant socio-economic impact Business should exhibit economic merit, profitability and sustainability <p>Written request for funding along with a business plan A commercially viable business or projects from a technical, marketing and financial perspective</p> <p>Applications</p> <ul style="list-style-type: none"> Contact IDC Call Center to establish if the business meets the IDC requirements. Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za
Exclusions	<ul style="list-style-type: none"> Development of scripts Printing and publishing Refinancing of existing activities Advertising companies Media research and surveys Pure acquisition transactions

THE NATIONAL LOTTERY DISTRIBUTION TRUST FUND

Organisation	National Organisation
Affiliates	The Distribution Agency for Arts, Culture and National Heritage
Programme	The National Lottery Distribution Trust Fund
Focus/Objective	To contribute towards building a nation that values and preserves its natural, cultural and artistic heritage, the traditional and the contemporary for the present and future generations
Scope	National
Sector	<ul style="list-style-type: none"> • Arts • Heritage(Cultural and Natural) • Environment including but not limited to tours, exhibitions, infrastructure development, capacity development, restoration and the acquisition of South African works
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • Rural grants: Focus on KZN, Limpopo, Mpumalanga, Northern Cape and North West involved in areas of the Arts, Heritage and Environment • Creative Development grants: Focus on South African genres but not limited to composers, choreographers, poets, writers etc • Festivals: Festival organisers that have existing support and partnership with their community • Public Art: Projects linked to urban renewal such as Heritage and the Environment • Film production and distribution: Projects with Featured films & Documentaries aimed at strengthening the talent base in South Africa
Target audience	<ul style="list-style-type: none"> • CBOs, • NGOs, • Parastatal Bodies, • Section-21 Companies, • Non-Profit Trusts, • Educational Institutions in the sectors highlighted above
Cost of Programme	None
Qualifying Criteria	<ul style="list-style-type: none"> • A description of the project together with all supporting documentation • Constitution, Articles of Associations, Trust Deed or Founding Document • Audited Financial Statements for the past 3 years • Registration certificate
Contact details	Nation Lottery Distribution Fund (NLDTF) Central Applications Office Tel: 012 362 2922 Fax: 012 362 3899 Email: arts@nlb.org.za

BUSINESS AND ARTS SOUTH AFRICA

Organisation	Non-governmental organization (NGO)
Programme	The BASA mentorship programme, in association with Etana
Focus/Objective	To create mentoring partnerships between business and the arts, where appropriate businessmen/women will share skills on a voluntary basis with arts organisations that have expressed a specific need.
Scope	The arts enterprise need to be legally constituted i.e. Section 21, NGO etc.
Financial/Non-financial Support	Non-financial support
Offering	Mentorship in : <ul style="list-style-type: none"> • Marketing • Financial planning • Audience development • Cash flow management • Strategy • Legal
Target audience	Arts organisations
Cost of Programme	There is no cost for this programme
Qualifying Criteria	Parties interested in organizational sustainability in the arts.
Contact details	Telephone: 011 447 2295 Email: info@basa.co.za

BUSINESS AND ARTS SOUTH AFRICA

Organisation	Non-Governmental Organisation (NGO)
Programme	BASA Basics
Focus/Objective	A platform for information sharing workshops, lecturers and networking opportunities facilitated by staff members and professional practitioners for individual artists and arts organisations.
Scope	National
Financial/Non-financial Support	Non-financial support
Offering	<p>Skills development on</p> <ul style="list-style-type: none"> • How to develop a business plan • Sponsorship proposals • How to register their organization. <p>However, the programme DOES NOT undertake to prepare any documents or do fundraising on behalf of an individual or group and Information on the workshop/ lecture dates is available on the website, Press and circulated on email amongst members of BASA</p>
Target audience	Entrepreneurs in the arts
Cost of Programme	N/A
Qualifying Criteria	N/A
Contact details	<p>Telephone: 011 447 2295 Email: info@basa.co.za</p>

THE NATIONAL FILM & VIDEO FOUNDATION

Government Department	Government Department
Affiliates	N/A
Programme	Development funding
Focus/Objective	To create an environment that develops and promotes the South African film and video industry domestically and internationally.
Scope	National
Financial/Non-financial Support	Financial support
Offering	<p>Fund projects in the following:</p> <ul style="list-style-type: none"> • Feature-length and short films • Documentaries • Animation categories.
Target audience	<ul style="list-style-type: none"> • Independent production companies or writers. • In the case of writers, the NFVF may assist the writer to find a producer. Companies that apply for development funding must hold exclusive rights or options for at least 24 months. • The Foundation considers development funding as an investment and will set in place mechanisms to recoup all of its development expenditure with interest on principal photography when the project enters the production phase. If a project fails to be realised, the Foundation reserves the right to be reimbursed.
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • The likelihood of the developed project reaching its target audience • The likelihood of the project obtaining production finance • Local and international distribution intent
Contact details	<p>Contact person: Neiloe Whitehead Tel: 011 483 0880 Email: neiloe@nfvf.co.za</p>

THE NATIONAL FILM & VIDEO FOUNDATION

Organisation	Public Institution
Affiliates	N/A
Programme	Production funding
Focus/Objective	To ensure the distribution and exhibition of locally produced films and documentaries.
Scope	National
Sector	Film and Video
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • Loans or grants • Repayable and to be determined according to the proposed project
Target audience	New and emerging film-makers only in the short films and documentaries
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • The script must be developed to an acceptable stage to go into production. • However, if the script is deemed not ready, the applicant may be advised to seek assistance for development funding instead
Contact details	Contact person: Neiloe Whitehead Tel: 011 483 0880 Email: neiloek@nfvf.co.za

THE NATIONAL FILM & VIDEO FOUNDATION

Organisation	Public Institution
Affiliates	N/A
Programme	SLATE Programme
Focus/Objective	To market, promote and to ensure optimum exposure of South African film and video productions to local and international audiences.
Scope	National
Sector	Film and Video
Financial/Non-financial Support	Financial support
Offering	<p><i>Non- Financial Support</i> Training in Scriptwriting for young film and Television producers Funded by the NFVF</p> <p><i>Financial Support:</i> Offer Grant funding to young film makers and to women in the film sector</p>
Target audience	<ul style="list-style-type: none"> • Independent producers and • Local distributors • These persons should be in possession of completed SA film and television product and may apply to the NFVF for grants or support to market and promote that product, and to assist growing businesses
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Films that are of interest to South African audiences. • Favourable consideration will be given to applications designed to facilitate exposure of South African film works to international film festival and markets and local audiences based in areas where media penetration is low.
Contact details	Contact person: Pretty Mthiyane Tel: 011 483 0880 Email: prettym@nfvf.co.za

BAVUMILE

Government Department	Government Agency
Affiliates	Gender and Women Empowerment Unit under Department of Trade and Industry (DTI)
Programme	Bavumile
Focus/Objective	To ensure that the quality of the products is commercially viable by imparting skills and expertise in the stages of production of a product until it is ready for consumption.
Scope	National
Sector	Designing and craft
Financial/Non-financial Support	Non-financial support
Offering	Skills training in the manufacturing process from production to consumption
Target audience	Women
Cost of Programme	N/A
Qualifying Criteria	Women in the manufacturing of arts and crafts A business owned by a woman and registered under CIPRO Women in possession of some sort of skill in the arts and craft
Contact details	Contact Person: Thabi Mtshali Tel: 012 394 1644 Email: tmtshali@thedti.gov.za

CAPE CRAFT AND DESIGN INSTITUTE (CCDI)

Organisation	Non-governmental organisation (NGO)
Affiliates	<ul style="list-style-type: none"> • Provincial government of the Western Cape • Cape Peninsula University of Technology
Programme	Cape Craft and Design Institute (CCDI)
Scope	Provincial (Western Cape)
Sector	Craft and design
Financial/Non-financial Support	Non-financial support
Offering	<p>It offers programmes in the following categories:</p> <ul style="list-style-type: none"> • Creativity, Design and Innovation • Enterprise Development & Training programme • Market Access programme <p>And 3 support programmes</p> <ul style="list-style-type: none"> • Communications & Sector Promotion programme • A Rural Outreach programme • Research and Resource Development
Target audience	<ul style="list-style-type: none"> • Craft producers • Designer-makers • Retailers • Marketing agents • Exporters and service providers such as designers • Product developers, • Skills trainers • Business development practitioners • Mentors • Government and other funders
Cost of Programme	A minimum of R30 is payable for workshops conducted. However, CCDI offers bursaries for participants provided that they make a small contribution such as R5 towards the payment of such workshops
Qualifying Criteria	N/A
Contact details	<p>Contact Person: Ashanti Zwedala Telephone: 021 461 1111 Email: ashanti.zwedala@ccdi.org.za</p>

NATIONAL ARTS COUNCIL OF SOUTH AFRICA

Government Department	Public Institution
Affiliates	Department of Arts and Culture
Programme	National Arts Council of South Africa funding
Focus/Objective	To promote, through the arts, the free and creative expression of South Africa
Scope	National
Sector	Arts
Financial/Non-financial Support	Financial support
Offering	Grant
Target audience	<p>Artists specifically in</p> <ul style="list-style-type: none"> • Craft • Dance & choreography • Literature • Music & opera • Theatre & musical theatre • Visual arts • Multidisciplinary fields
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Open to individuals, groups organizations and institutions. • All arts groups should be formally registered • Must be over 18 years old and a South African citizen • Applicants are required to submit all documents listed in the application. Faxed, unsigned, e-mailed and incomplete applications will not be accepted. Incomplete applications will not be considered will automatically be disqualified. • Deadlines for applications are published in the major national newspapers and on the NAC website. Late applications will not be considered, but will be deferred to the next funding session and individuals can only be funded once per financial year (12 months)
Contact details	<p>Contact Person: Julie Diphofa Tel: 011 838 1383 Email: funding@nac.org.za</p>

TECHNOLOGY / ICT SECTOR

CAPE IT INITIATIVE

Organisation	Non-Profit Organisation
Affiliates	Bandwidth Barn
Programme	Women in ICT (WIICT) Bandwidth Barn
Focus/Objective	To assist women ICT business owners to grow their businesses and build their contacts
Scope	Western Cape
Sector	ICT Sector
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Networking opportunities for entrepreneurs • Assistance with reducing overhead costs of business
Target audience	Women in ICT Sector, youth and entrepreneurs,
Cost of Programme	Free membership
Qualifying Criteria	Member of the ICT Cluster/industry
Contact details	<p>125 Buitengracht Street Cape Town, 8001 Tel: +27 21 409 7000 www.citi.org.za PO Box 10276 Cape Town, 8000</p>

EASTERN CAPE IT INITIATIVE

Organisation	Eastern Cape IT Initiative
Affiliates	Eastern Cape Development Corporation (ECDC)
Programme	Incubator Programme (6 months-2years)
Focus/Objective	<ul style="list-style-type: none"> • Transform the ICT /film start-up companies into successful business ventures • Facilitate provincial economic growth and employment and promote women entrepreneurship in ICT
Scope	Eastern Cape
Sector	IT and Film
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Coaching and Mentoring • Assistance with access to finance • Developmental programmes including financial management and marketing training • Access to shared infrastructure;e.g. printers • Subsidized office space
Target audience	Women in film and IT
Cost of Programme	Free
Qualifying Criteria	<p>Applicants must;</p> <ul style="list-style-type: none"> • Operate in the film or IT industry • Show commitment and determination • Have a feasible and sustainable business idea
Contact details	<p>Tel: 043 722 4453 Fax: 086 683 5735 Email: info@eciti.co.za</p>

DEPARTMENT OF TRADE AND INDUSTRY

Government Department	Department of Trade and Industry
Affiliates	N/A
Programme	Support Programme for Industrial Innovation (SPII)
Focus/Objective	To promote technology development in South Africa's Industry
Scope	National
Sector	Technology sector
Financial/Non-financial Support	Financial support
Offering	<p><i>Product Process Development Scheme</i> Non-repayable grant</p> <ul style="list-style-type: none"> • Max of R1 million grant <p><i>Matching Scheme</i> Non-repayable grant Incentives for BEE and women-owned enterprises apply to SMME only</p> <ul style="list-style-type: none"> • Max of R3 million grant <p><i>Partnership Scheme</i> Promote large scale development Non-repayable grant</p> <ul style="list-style-type: none"> • Max of R3 million grant
Target audience	Entrepreneurs in Technology
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Development should represent significance advance in technology • Production to take place in South Africa • Participating companies should be South African registered enterprises • Applicants should not be a government funded institution
Contact details	Dr Ntokozo Mthembu Tel: 011 269 3552 E-mail: Ntokozom@idc.co.za

KHULAENABLIS LOAN FUND

Company	Khula Enterprise Finance
Affiliates	Enablis Entrepreneurial Network and FNB Enterprise Network
Programme	Loan Funding
Focus/Objective	Provision of ICT focused access to funding for start-up or business expansion
Scope	National
Sector	ICT
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Equity or debt funding</p> <p>Non-Financial Support: Sponsored pre and post business services:</p> <ul style="list-style-type: none"> • Mentoring • Skills Transfers • Networking (peer top peer discussions)
Target audience	South African Individuals
Cost of Programme	<p>Loan: Repayment periods are 5 years</p>
Qualifying Criteria	<ul style="list-style-type: none"> • South African citizens • SME's seeking funding for start-up or expansion of businesses • SME's involved in the ICT sector and accredited by the Enablis Entrepreneurship Network <p>Applications: Applications can be processed at Enablis offices nationwide</p> <ul style="list-style-type: none"> • Business plan (assistance with drafting is provided). • If applications are approved, applications will be submitted to the Investment Committee of Loan Funding for approval of guarantee. <p>If this is approved, legal documents will be signed and prepared for the loan</p>
Contact details	<p>Enablis Entrepreneurial Network Johannesburg Tel: 011 234 2526 www.khula.org.za www.enablis.org.za</p>

MTN

Company	MTN South Africa Foundation
Affiliates	N/A
Programme	Enterprise Development
Focus/Objective	Provides assistance to small businesses, enterprises and communities to create sustainable jobs to previously disadvantaged communities.
Scope	National
Sector	Telecommunications
Contact details	MTN Contact Tel: +27 11 912 3000 +27 11 912 4123 sponsorship@mtn.co.za

WOMEN IN IT

Organisation	Women in IT Forum
Affiliates	N/A
Programme	IT Forum
Focus/Objective	To provide support and information to women in IT as well as those entering the IT industry
Scope	National
Sector	Information Technology
Financial/Non-financial Support	Financial and Non-financial
Offering	<ul style="list-style-type: none"> • Bursaries, Leadership and Education • Mentoring Programmes • Sponsorships
Target audience	Female entrepreneurs in IT industry
Cost of Programme	Membership free online
Qualifying Criteria	None
Contact details	Ulrike Weitz Marketing Manager: Microsoft Tel: (011) 361-7349

INFORMATION AND COMMUNICATION TECHNOLOGY (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	Department of Economic Development
Programme	Information and Communication Technology
Focus/Objective	Provision of assistance for businesses with an ICT focus: call centers, equipment manufacturers etc.
Scope	National
Sector	ICT
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Funding is considered for the following:</p> <ul style="list-style-type: none"> • Fixed assets • Working capital • Minimum loan amount of R1-million at a prime-linked interest rate • Minimum equity amount of R5-million at a minimum of 8% real after-tax internal rate of return, and 30% of upside portion • Rates are charged according to the project's risk-return profile • Some form of security is required
Target audience	Entrepreneurs involved in the ICT sector seeking business support.
Cost of Programme	Loans must be repaid; terms and conditions vary per loan
Qualifying Criteria	<ul style="list-style-type: none"> • Proposals that show economic merit by demonstrating business profitable and sustainable business ideas • Growing customer base • Businesses that show a developmental social impact such as job creation, upgrading rural or township areas as well as community development. • Local manufacturers, internet service providers and business that provide support to business smaller than themselves (historically disadvantaged background) • Projects that have export and trade finance ability • Companies with a global capacity <p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability <p>Written request for funding along with a business plan A commercially viable business or projects from a technical, marketing and financial perspective</p> <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

CLOTHING & TEXTILES SECTOR

THE CLOTHING BANK

Organisation	The Clothing Bank
Affiliates	Woolworths
Programme	24 month Enterprise Development Programme
Focus/Objective	To place women in a position to either start their own small business or find employment in the formal sector
Scope	Western Cape
Sector	Clothing and Textiles Industry
Financial/Non-financial Support	Non-Financial support
Offering	<ul style="list-style-type: none"> • Personal Financial Literacy Training • Enterprise Development Training • Life skills training • Industry specific Training • Computer Literacy Training • Coaching and Mentoring
Target audience	Women in Business
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • South African citizens • Unemployed women • Basic linguistic and mathematical literacy(Grade 10 and up is preferred)
Contact details	Applications available online: www.theclothingbank.org.za Email: info@theclothingbank.co.za

CO-OPERATIVES INCENTIVE SCHEME

Government Department	Department of Trade and Industry
Affiliates	N/A
Programme	Co-operatives Incentive Scheme
Focus/Objective	Assists business owners to becoming more competitive in the current market while heading a sustainable enterprise by lowering the cost of business.
Scope	National
Sector	Manufacturing, retail, service and agricultural sectors
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Grant:</p> <ul style="list-style-type: none"> • Minimum value of R10 000 • Maximum value of R300 000. <p>Non-Financial Support: Assistance for small business owners:</p> <ul style="list-style-type: none"> • Start-up and stock assistance • Business Development Services • Feasibility Studies / Market Research • Production Efficiency • Technological Improvement Projects • Plant and Machinery
Target audience	The scheme is biased to women, youth and people with disabilities
Cost of Programme	Grant: Payment 10% of the grant in the form of cash, skills or business assets available
Qualifying Criteria	<p>Businesses must comply with the following requirements:</p> <ul style="list-style-type: none"> • The entity must be registered in South Africa • Have projects in manufacturing, retail, service and agricultural sectors • Be controlled by emerging and black individuals • Businesses must be based in rural or semi - urban areas • Promote the involvement of women, youth and people with disabilities • Business Plan • Three competing quotes. • Legal documents (Valid tax clearance certificate, etc.) <p>Applications:</p> <ul style="list-style-type: none"> • Forms available from dti offices and CIS offices • Applications can be downloaded from dti website
Contact details	Department of Trade and Industry Business Development Unit +27 (12) 394 1425 www.dti.gov.za

DTI CLOTHING AND TEXTILES COMPETITIVENESS PROGRAMME (CTICP)

Government Department	Department of Trade and Industry
Affiliates	Industrial Development Corporation of South Africa (IDC)
Programme	Clothing and Textiles Competitiveness Programme (CTICP) Company Level Programme
Focus/Objective	To increase capacity and competitiveness of industry, and businesses in sector To stimulate improvement in activities
Scope	National
Sector	Clothing and Textiles Sector
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • Cost sharing grant • Finance for company development projects only
Target audience	Private sector companies in clothing and textile manufacturing
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Submit completed application with business plan to describe intervention • Thorough market analysis completed • Evaluation criteria varies according to projects
Contact details	Department of Trade and Industry www.dti.gov.za

TEXTILE AND CLOTHING (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	Textiles and Clothing Strategic Business Unit
Programme	Textile and Clothing
Focus/Objective	<p>The provision of business support and funding to a range of industries within the textile and clothing sector.</p> <ul style="list-style-type: none"> • Synthetic fibre production • Spinning of yarns, knitting and weaving of fabrics • Dyeing, printing and finishing of fabrics • Non-woven textiles • Home textiles • Clothing manufacturing • Footwear • Leather tanning • Leather products
Scope	National
Sector	Textile and Clothing
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Minimum loan size of R1-million • Minimum equity amount of R5-million <p>Funding is considered for the following:</p> <ul style="list-style-type: none"> • Fixed assets • Working capital
Target audience	Business owners and Entrepreneurs involved in clothing and textile products
Cost of Programme	Costs will vary according to the loan
Qualifying Criteria	<ul style="list-style-type: none"> • Existing manufacturers who wish to expand • Manufacturers in distress • Entrepreneurs who wish to start up small to medium manufacturing facilities to apply for IDC support. • Businesses with a development impact • The IDC does not refinance assets. <p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability <p>Written request for funding along with a business plan A commercially viable business or projects from a technical, marketing and financial perspective</p> <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

LEGAL ADVISORY SERVICES AND BUSINESS RELATED ENTERPRISE

WOMEN'S LEGAL CENTRE

Organisation	Non-Profit Organisation
Affiliates	N/A
Programme	-
Focus/Objective	To advance the struggle for equality for women, through promotion and development of human rights for women
Scope	Western Cape mainly Also National
Sector	None
Financial/Non-financial Support	Non-financial support
Offering	Legal advisory services to women
Target audience	Women requiring legal assistance
Cost of Programme	N/A
Qualifying Criteria	Advisory services provided depending on type of legal case (varies according to type of case)
Contact details	Tel: 021 424 5660 www.wcle.co.za 124 Adderly Street Cape Town

BUSINESS PROCESS OUTSOURCING & OFFSHORING

Government Affiliate	The Enterprise Organisation (TEO)
Affiliates	Department of Trade & Industry (Dti)
Programme	Business Process Outsourcing & Offshoring Incentive Program
Focus/Objective	To attract BPO&O investments that create employment opportunities
Sector	Business Sector
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • Investment grant from R37000 to R60000 • Training support grant up to a maximum of R12000 per agent
Target audience	Offered to local and foreign investors aiming to establish business process off-shoring
Cost of Programme	Not Applicable: grant
Qualifying Criteria	<ul style="list-style-type: none"> • Must perform business process outsourcing and off-shoring activities • Must commence its commercial operations within one year from envisaged date of BPO grant approval • Must by the end of its second year in operation, be adding to the South African productive capacity for BPO&O to an extent that it will establish an operation of at least 100 seats, and be creating at least 200 additional jobs
Contact details	Department of Trade and Industry BPO+O Program Manager Tel: 012 394 1040/1874 Customer Contact Centre: 0861 843 384 www.dti.co.za

AGRICULTURE SECTOR

MICRO AGRICULTURAL FINANCE INSTITUTE OF SOUTH AFRICA

Government Affiliate	Department of Agriculture
Affiliates	N/A
Programme	Micro Agricultural Finance Institute of South Africa (MAFISA)
Focus/Objective	To drive and facilitate development of financial services to SME farmers
Scope	Kwazulu Natal, Eastern Cape, Limpopo
Sector	Agriculture and Agri-Processing
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • Loan of up to R100 000 • Production loans • Small equipment loans
Target audience	SMME Farmers, emerging farmers, working poor; end-uses in the agriculture value chain
Cost of Programme	Varies per loan
Qualifying Criteria	<ul style="list-style-type: none"> • Historically disadvantaged Individuals (HDI) • South African citizen 21 years and older • Gross non-farming income less than R20 000 per month • Applications available various DFI's
Contact details	Head Office 162 George Street Kimberly Tel: 053 838- 9100

KHULAAKWANDZE

Company	Khula Enterprise Finance
Affiliates	Akwande Agricultural Finance (Pty) Ltd, Tsb Sugar RSA and Ligugulethu Cooperative
Programme	KhulaAkwandze Fund (Pty) Ltd
Focus/Objective	The fund provides agricultural loans to SMME sugarcane growers and contractors.
Scope	Provincial (Tsb Sugar Mill Supply Areas -Nkomazi in Mpumalanga and Pongola in KwaZulu-Natal)
Sector	Agriculture
Financial/Non-financial Support	Financial
Offering	<p>Financial Support:</p> <p>Loan</p> <ul style="list-style-type: none"> • Loans range from R1 500 - R17 500 per hectare <p>Agricultural Production Loans</p> <ul style="list-style-type: none"> • Crop establishment or re-establishment • Crop maintenance (ratoon management) • Purchase and installation of above ground and fixed irrigation equipment • Electricity supply <p>Other Loans</p> <ul style="list-style-type: none"> • Contractor bridging loans • Right to occupy rental bridging loans • Debt consolidation loans
Target audience	Black entrepreneurs in the agricultural sector
Cost of Programme	<p>Loan:</p> <ul style="list-style-type: none"> • Repayment periods are dependent on short-term and medium-term loans. • Loan repayment periods range from 1 - 6 years
Qualifying Criteria	<ul style="list-style-type: none"> • South African citizens • Black owned (more than 50% black ownership) or black empowered (more than 25% black owned) • Registered sugarcane grower with the South African Sugar Association • Cane Delivery Agreement with Tsb Sugar • Legitimized farming land ownership • Viable and creditworthy <p>Applications</p> <ul style="list-style-type: none"> • Applications can be carried out at an Akwandze branch • Business plan assistance can be provided at the Akwandze or Mpumalanga Cane Growers Association. • A Tsb Extension Officer will conduct a site visit to assess the field conditions and irrigation readiness of the field. • Loan applications are approved by a credit committee
Contact details	<p>Akwandze Agricultural Finance (Pty) Ltd Tel: 013 791 1396 (Malelane) TSB Tel: (013) 791 1000 www.tsbsugar.co.za</p>

ILIMALETSEMA GRANT

Government Affiliate	Department of Agriculture
Affiliates	N/A
Programme	IlemaLetsema Grant Programme
Focus/Objective	To assist vulnerable South African farming communities to increase agricultural production and improve farming skills
Scope	National
Sector	Agriculture
Financial/Non-financial Support	Financial support
Offering	Grant funding for farming activities
Target audience	SMME Farmers
Cost of Programme	N/A
Qualifying Criteria	Formula for allocation of funds is a weighted average of LARP priority areas <ul style="list-style-type: none"> • An approval of business plan
Contact details	Department of Agriculture Land Reform and Rural Development Head office: 162 George Street Kimberly Tel: (053) 838 9100

KHULA CREDIT INDEMNITY SCHEME

Private Company	Khula Enterprise Finance (Ltd)
Affiliates	Nedbank, ABSA Bank, First National Bank , Standard Bank of South Africa
Programme	Khula Credit Indemnity Scheme
Focus/Objective	Provision of finance for individuals who require start-up or expansion capital and do not have sufficient collateral or security to support facilities provided by participated banks
Scope	National
Sector	Agriculture
Financial/Non-financial Support	Financial support
Offering	Financial Support: Loans are between R10 000 - R3 million
Target audience	Women and entrepreneurs in rural areas
Cost of Programme	Loan: Repayment period varies depending on loan size
Qualifying Criteria	<ul style="list-style-type: none"> • South African citizens • Owner should be involved with the daily activities of the business • Businesses should be profit orientated • The borrower should have skills and experience related to business activities • The entrepreneur should provide a contribution to the start-up of the business <p>Applications</p> <ul style="list-style-type: none"> • Applicants should approach a participating bank to submit a business plan • If applicants do not have collateral, they should approach Khula for indemnity on their behalf • The bank will assess the business plan for business sustainability and bank lending criteria • If approved, a facility application is submitted to Khula for an indemnity application • If approved, the bank manages the loan and collects the monthly installments for the duration of the loan
Contact details	Khula Enterprise Finance Tel: 011 838 7638 www.khula.org.za

MINING & MANUFACTURING SECTOR

ANGLO-KHULA MINING FUND

Organisation	Khula Enterprise Finance, Anglo American Zimele
Affiliates	Anglo American Corporation
Programme	Anglo-Khula Mining Fund
Focus/Objective	<ul style="list-style-type: none"> • Provision of funding for mining projects. • Access to funding for pre-feasibility studies and mining licenses.
Scope	National (Western Cape, Eastern Cape, KwaZulu-Natal and Gauteng)
Sector	Mining
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Equity and or debt loan funding • Individual investments range between R1m and R20m per project.
Target audience	Junior mining companies
Cost of Programme	<p>Loan:</p> <p>Repayment periods are dependent on the term of the project</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Owner must be involved in operations • Owner must contribute to company from own resources • Legal requirements should be met as well as Anglo-American's standards and procedures (environmental safety, policies) <p>Applications</p> <p>Applications require:</p> <ul style="list-style-type: none"> • Business plan signed by a qualified geologist • A mine plan signed by a qualified engineer • A strategic plan of the company (proposed exit strategy for the fund and other funding options) • Details of the management team including CV's and qualifications of all the individuals involved • A financial model reflecting the mine, processing and marketing plan on a monthly basis for the first 3 years of operation • Applications require a visit an office in the advised locations
Contact details	<p>Anglo American Khula Mining Fund</p> <p>Tel:(011) 638 4172</p> <p>www.khula.org.za www.angloamerican.co.za</p>

MINING AND MINERALS BENEFICIATION (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	Mining and Minerals Beneficiation Strategic Business Unit
Programme	Mining and Minerals Beneficiation (IDC)
Focus/Objective	<ul style="list-style-type: none"> • Finance and technical assistance to a range of mining-related enterprises. • Emerging mining houses to jewelry manufacturing • The fund has a focus on operations that have a significant developmental component.
Scope	National
Sector	Mining
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Projects of sizeable value:</p> <ul style="list-style-type: none"> • Requirement from IDC of more than R1-million in debt and/or more than R5-million in equity. <p>Funding is considered for the following:</p> <ul style="list-style-type: none"> • Fixed assets • Working capital
Target audience	Entrepreneurs in the mining sector
Cost of Programme	<p>Loan: The loan must be repaid; repayment conditions vary per loan</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Well-developed • Bankable plan with the required mining permits • Development impact • Export generation • Industry development • Empowerment • Rural development <p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability <p>Written request for funding along with a business plan A commercially viable business or projects from a technical, marketing and financial perspective</p>
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

ANGLO AMERICAN ZIMELE

Private Company	Anglo American Corporation
Affiliates	-
Programme	Supply Chain Fund
Focus/Objective	<ul style="list-style-type: none"> • Pairing up with black entrepreneurs in order to transform their ownership within the BEE scorecard • Provision of financial assistance • Incubator support
Scope	National (Western Cape, Eastern Cape, KwaZulu-Natal and Gauteng)
Sector	Mining
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Minority, loan and equity finance <p>Loan</p> <ul style="list-style-type: none"> • Loans range up to R1 million per project <p>Non-Financial Support</p> <p>Mentorship:</p> <ul style="list-style-type: none"> • Corporate governance, safety, health, environment, legal, accounting, secretarial and public relations.
Target audience	Black-owned enterprises that are suppliers to Anglo American
Cost of Programme	Equity partners to contribute financially from their personal resources to the project.
Qualifying Criteria	<ul style="list-style-type: none"> • Commercial viability and long-term sustainability • If the fund acquires an equity stake, this will not exceed 49% of the share capital of the investee company • Businesses must be registered as (Pty) Ltd and have an appointed auditor <p>Applications</p> <ul style="list-style-type: none"> • Applications to be presented in the form of an investment proposal to the Supply Chain Fund • Applications require a business plan
Contact details	Anglo American Zimele Tel: 011 638 4172 www.angloamerican.co.za

ZENZELE

Organisation	Non-governmental organization (NGO)
Affiliates	N/A
Programme	Zenzele
Focus/Objective	To provide skills training as well as entrepreneurial development
Scope	Provincial (Western Cape)
Sector	Manufacturing, including; <ul style="list-style-type: none"> • Welding • Woodwork • Sewing
Financial/Non-financial Support	Non- financial support
Offering	<ul style="list-style-type: none"> • How to start and run a business provides business development skills such as record keeping, marketing, finances • Provides services for emerging business owners • Business counseling • Guidance on business plans • Linkages • Tender advice • General business advice • Technical training: skills training in welding, woodwork & sewing
Target audience	Disadvantaged people, unemployed and unskilled individuals
Cost of Programme	N/A
Qualifying Criteria	Anyone with an intent to start a business
Contact details	Contact Person: Thembikhaya Marashule Lingulethu West Training Centre Corner Spine & Lwandle Roads, Khayelitsha Tel (+27 21) 361-1840 Fax: 021 361-1834 e-mail: info@zenzele-training.co.za zenzele@iafrica.co.za

WOOD AND PAPER PRODUCTS STRATEGIC BUSINESS UNIT (IDC)

Government	Industrial Development Corporation
Affiliates	N/A
Programme	Forestry and Wood Products
Focus/Objective	Investments in forestry related industries
Scope	National
Sector	Forestry and Wood
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Provision of financial support for: Fixed assets Growth in working capital New projects Expansion and rehabilitation of the business</p>
Target audience	Individuals or businesses seeking assistance with relatively sizeable projects
Cost of Programme	The loan must be repaid; repayment conditions vary per loan
Qualifying Criteria	<p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability • Written request for funding along with a business plan • A commercially viable business or projects from a technical, marketing and financial perspective <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

MANUFACTURING INVESTMENT PROGRAMME (MIP)

Government	Department of Trade and Industry
Affiliates	N/A
Programme	Manufacturing Investment Programme (MIP)
Focus/Objective	Incentive designed to stimulate investment growth in the manufacturing industry to enhance the sustainability of MIP projects by small enterprises and to support large- medium investment projects that would not be established without a grant
Scope	National
Sector	Manufacturing
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Small projects R5 million and below • Med-large projects R5 million - R30 million • The cost of qualifying investments in machinery, land and buildings and commercial vehicles is capped at R200 million • Up to 30% of the value of qualifying investment costs in machinery, equipment, commercial vehicles, land and buildings
Target audience	Entrepreneurs in the manufacturing industry
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Viable business plan • Entity must be legally registered in South Africa • Investment within priority sectors • Job creation potential • Compliance with B-BEE requirements • Demonstrate financial commitment to the planned project • Indication need for grant assistance • Achieve a minimum of 50 point score (achievement of development impact criteria) as a contribution to industrial policy targets <p>Applications:</p> <ul style="list-style-type: none"> • Applications can be obtained from the DTI offices upon request
Contact details	Department of Trade and Industry Business Development Unit +27 (12) 394 1115 +27 (31) 305 3389 www.dti.gov.za Tel: 012 310 1288/1279

METALS (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	<ul style="list-style-type: none"> • Metal, Transport and Machinery Products Strategic Business Unit <p>Operations are in line with government's:</p> <ul style="list-style-type: none"> • New Growth Path • Industrial Policy Action Plan
Programme	Metal, Transport and Machinery Products
Focus/Objective	Funding and industry and project development support to ferrous and non-ferrous metal-based manufacturing businesses
Scope	National
Sector	Metals
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support: Funding is considered for the following:</p> <ul style="list-style-type: none"> • Fixed assets • Working capital
Target audience	Entrepreneurs seeking assistance and development in the metal-based manufacturing industry.
Cost of Programme	Loan must be re-paid and will depend on the size of loan
Qualifying Criteria	<ul style="list-style-type: none"> • Proposals that show economic merit by demonstrating business profitable and sustainable business ideas • New and existing businesses • Financing of fixed assets • Fixed portion of growth in working capital <p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability <p>Written request for funding along with a business plan</p> <p>A commercially viable business or projects from a technical, marketing and financial perspective</p> <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

CHEMICALS & ENERGY

CHEMCITY

Private Company	ChemCity
Affiliates	Sasol Chemical Industries
Programme	<ul style="list-style-type: none"> • Business Development Services • ChemCity Industrial Park Relocation
Focus/Objective	ChemCity is a virtual business incubator which provides enterprise development, mentoring and skills development.
Scope	National
Sector	Energy and Chemicals
Financial/Non-financial Support	Non-financial support
Offering	<p>Non-Financial Support:</p> <ul style="list-style-type: none"> • Business development: Value Chain • Business Development: Supply Chain and Social Enterprise Development • New business development: <p>Sasol supports business development needs by planning and implementing projects on their behalf.</p> <ul style="list-style-type: none"> • ChemCity Site Development and Management: <p>ChemCity Industrial Park (Sasolburg)</p> <ul style="list-style-type: none"> • ChemCity assists with the relocation of businesses to the industrial park which includes on-site services. • Relocations are not mandatory and ChemCity will assist entrepreneurs establish their businesses anywhere in South Africa.
Target audience	Entrepreneurs in the chemical and energy sectors seeking business advice and assistance
Cost of Programme	Possible cost for specific programmes
Qualifying Criteria	Entrepreneurs seeking advice regarding chemical and energy based businesses
Contact details	<p>ChemCity Nevashnee Naicker 011 344 2165 Email: info.chemcity@sasol.com www.chemcity.co.za</p>

AGRO INDUSTRIES (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	N/A
Programme	Agro Industries Strategic Business Unit
Focus/Objective	<ul style="list-style-type: none"> • Provides business assistance to food and non-food production activities in the agricultural sector. • Provision of funding for agricultural sub-sectors
Scope	National
Sector	Chemicals
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Minimum of R1 million Provision of financial support for: Fixed assets • Growth in working capital • Technological upgrades
Target audience	<ul style="list-style-type: none"> • South African agricultural entities • Entities in the rest of Africa that are beneficial to South Africa
Cost of Programme	Please contact IDC for further information
Qualifying Criteria	<ul style="list-style-type: none"> • South African companies • New and existing companies • Job creation potential <p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za Land Bank
Exclusions	<p>The IDC does not fund the following entities under the Agro Industries Strategic Business Unit:</p> <ul style="list-style-type: none"> • Primary agricultural (refer to the Land Bank) • Pure land-based transactions • Hard liquor and tobacco products • Refinancing of existing activities • Biofuels (refer to IDC Green industries Strategic Business Unit)

CHEMICAL AND ALLIED INDUSTRIES (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	N/A
Programme	Chemical and Allied Industries
Focus/Objective	Investments in businesses or projects in the chemical sector
Scope	National
Sector	Chemicals
Financial/Non-financial Support	Non-financial support
Offering	<p>Non-Financial Support: Provision of financial support for: Fixed assets Growth in working capital Technological upgrades</p>
Target audience	Projects that have the potential to promote new industries or the expansion of existing ventures.
Cost of Programme	Please contact IDC for further information
Qualifying Criteria	<p>Minimum IDC requirements:</p> <ul style="list-style-type: none"> • Business Plan • Compliance with international environmental standards • Shareholders or owners to make a financial contribution • Business should have a significant socio-economic impact • Business should exhibit economic merit, profitability and sustainability <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za

GREEN INDUSTRIES (IDC)

Government Affiliate	Industrial Development Corporation
Affiliates	N/A
Programme	Green Industries
Focus/Objective	<ul style="list-style-type: none">• Provision of assistance and investment in the green industries• To enhance the environment and to reduce the effects of carbon emissions
Scope	National
Sector	Green Industries, Energy
Financial/Non-financial Support	Financial support
Contact details	Industrial Development Corporation Tel: 011 269 3000 www.idc.co.za



CONSTRUCTION SECTOR

MAADIMA FOUNDATION

Organisation	Maadima Foundation
Affiliates	Maadima Group
Programme	Mentorship programme Business Start-up Finance Programme
Focus/Objective	Skills Development for black owned construction entrepreneurs
Scope	Gauteng and Kwa-zulu Natal
Sector	Construction
Financial/Non-financial Support	Non-financial support
Offering	Skills Development Processing and Submitting of finance applications
Target audience	Previously disadvantages individuals and women in construction
Cost of Programme	Varies per client
Qualifying Criteria	<ul style="list-style-type: none"> • Completed application form • Each member's statement of personal assets & liabilities. • Company Profile • Certified Copy of ID • Proof of residence (water & electricity account; or account in personal names) • CV of Directors • Copy of Personal and Business Bank statement • Company Registration Documents
Contact details	Maadima Foundation Tel: 0861 115 756 info@maadimafoundation.co.za

KHUTAZA WOMEN IN HOUSING

Organisation	Private Organisation
Affiliates	N/A
Programme	Contractor development programme
Focus/Objective	Facilitate workshops, seminars and training programmes and skills development
Scope	Gauteng Province
Sector	Housing/construction sector
Financial/Non-financial Support	Non-financial support
Offering	<p>Programmes:</p> <ul style="list-style-type: none"> • Talent development • Bridge building • Contractor development • Programmes run from 8 months
Target audience	Women in housing/construction industry
Cost of Programme	Fees vary according to programmes
Qualifying Criteria	<ul style="list-style-type: none"> • Commitment and drive • Previous exposure to the industry
Contact details	<p>Khutaza www.khutaza.org.za Tel: 011 275 0268 cindy@khutaza.org.za</p>

GOVERNMENT SUPPORT FOR WOMEN IN CONSTRUCTION (WIC)

Government	Government Department
Affiliates	Western Cape Government
Programme	Department of Transport and Public Works and the Extended Public Works Programme
Focus/Objective	To facilitate the entrance of women in the construction sector
Scope	Provincial (Western Cape)
Sector	Construction and maintenance
Financial/Non-financial Support	Non-financial support
Offering	<p>Offers three programmes detailed below:</p> <ul style="list-style-type: none"> • Dept of Transport & Public Works awards 25% of all road maintenance contracts, 10% of road maintenance contracts & 10% road contracts • 60% of all Expanded Public Works Programmes (EPWP) community based road maintenance projects • Public Works will also allocate 30 Mama Specials Projects (special projects targeting women-owned companies) to businesses owned by women.
Target audience	Women in the construction and maintenance sector
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • A registered company within the construction industry • Your business must be registered with the Construction Industry Development Board (CIDB) • You must be registered with Tradeworld (in order to appear on the database of companies) • You must have a tax clearance certificate
Contact details	<p>Contact Person: Marcelle Modise Tel: 021 483 8749 E-mail: mmodise@pgwc.gov.za</p>

AQUACULTURE SECTOR

WORLD WILDLIFE FUND (WWF): THE GREEN TRUST

Organisation	Non-governmental organisation
Affiliates	WWF-SA, Nedbank Green Affinity.
Programme	The Green Trust
Focus/Objective	To facilitate the implementation of activities geared towards preventing conservation, biodiversity, education and sustainable use of natural resources
Scope	National
Sector	Bio-diversity and conservation in the following <ul style="list-style-type: none"> • Fresh water • Marine, • Conserving areas such as Fynbos, Succulent Karoo and Grasslands
Financial/Non-financial Support	Financial (Grant)
Offering	<ul style="list-style-type: none"> • Projects are funded on a maximum 3 year timeframe, with opportunity for project extension being considered only once, under exceptional conditions. • In such instances, there needs to be clear demonstration of a viable sustainability plan. Expertise, inappropriate time frame, etc.)
Target audience	Environmental conservationist projects.
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Alignment To WWF priorities • Mix of the funding portfolio at the time of an application • Viability of the project <p>More information is available on: http://www.wwf.org.za/what_we_do/green_trust/how_to_apply_for_funding/</p>
Contact details	Contact Person: Cynthia Smith e-mail: csmith@wwf.org.za Tel: 021 657 6631

OCEANA: ENTERPRISE DEVELOPMENT

Private Company	Oceana Group Ltd
Affiliates	N/A
Programme	Enterprise Development
Focus/Objective	Infrastructural and financial support to entrepreneurs in the fishing industry
Scope	National
Sector	Fishing
Financial/Non-financial Support	Financial support
Offering	<p>Financial Support:</p> <ul style="list-style-type: none"> • Access to capital to facilitate investment with structures payments linked to landing of product • Providing loans and advances <p>Non-financial Support</p> <ul style="list-style-type: none"> • Assisting with the acquisition of vessels or shares in vessels or in vessel-owning companies to reflect investment • Oceana skills transfers: contractual and legal advice, financial management, funding, business administration; vessel operations and vessel management
Target audience	Entrepreneurs in Fishing Industry
Contact details	Oceana Group Ltd Tel: 021 410 1400 www.oceana.co.za

TECHNOLOGY FOR SUSTAINABLE LIVELIHOODS

Government	Department of Science and Technology
Affiliates	N/A
Programme	Technology for sustainable Livelihoods
Focus/Objective	<ul style="list-style-type: none"> • To create jobs for communities by helping to establish SMMEs. In particular, it makes use of technologies which can add value to SMMEs and makes them accessible to communities. • To enhance the development of SMMEs by offering skills development and training.
Scope	National (mostly rural and rural-urban area)
Sector	<ul style="list-style-type: none"> • Aquaculture, (fish farming) • Essential oils • Indigenous medicinal plants
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Skills training • Assistance to form a viable community business in the form of a Section 21 company or cooperative
Target audience	Communities and community groups NOT individuals
Cost of Programme	N/A
Qualifying Criteria	<ul style="list-style-type: none"> • Access to agricultural land for the essential oils and indigenous medicinal plant beneficiaries • Access to irrigation dams for the fish farming beneficiaries
Contact details	Contact Person: Eric Watkinson Tel: 012 843 6703 Email: eric.watkinson@dst.go.za

PROGRAMMES WITH FEES

SOUTH AFRICAN WOMEN IN CONSTRUCTION (SAWIC)

Organisation	Non-governmental organization (NGO)
Affiliates	National Association of Women in Construction (Nawic)
Programme	South African Women in Construction
Focus/Objective	To enhance the role of women in the construction industry through members running profitable business enterprises.
Scope	National
Sector	Construction, Architecture
Financial/Non-financial Support	Non-financial support
Offering	<p>Access to information on how to:</p> <ul style="list-style-type: none"> • Gain access to opportunities • Contracts • Training • Finance • Business networks • Marketing
Target audience	<ul style="list-style-type: none"> • Women owned enterprises • Professional and technical staff in the construction industry
Cost of Programme	<p>Membership fee as follows:</p> <ul style="list-style-type: none"> • SMMEs: R 600 • Corporate companies: R 1800 <p>*Discounted rates for business owners unable to pay the minimum fee. Subject to evaluation</p>
Qualifying Criteria	<ul style="list-style-type: none"> • Must be a registered company • Must have tax clearance • CBIB clearance
Contact details	<p>Contact Person: VuyiswaNdzakana-Mabutyana NATIONAL office Tel: 021 480 4017 Cell: 0729019954 Email: vuyiswanm@sawic.org</p>

MATIEGEMEENSKAPDIENS (COMMUNITY SERVICE)

Organisation	Non-governmental organization (NGO)
Affiliates	University of Stellenbosch
Programme	Matie Community Service (MCS)
Focus/Objective	To develop entrepreneurial skills.
Scope	Provincial (Western Cape)
Sector	All
Offering	Training programme that enhance the beneficiaries entrepreneurial skills and attributes such as setting up and growing a small business
Target audience	Potential and/ or existing entrepreneurs
Cost of Programme	R300 although beneficiaries can apply for bursaries to pay for the programme
Qualifying Criteria	Any business entrepreneur
Contact details	Contact Person: Lydia Burger Physical Address: Banghoek Road Stellenbosch Tel +27 21 808 3461 Email: llb@sun.ac.za or mgd@sun.ac.za

HUMAN INITIATIVE RESTRUCTURES SOCIETY (HIRS)

Private Organisation	Human Initiative Restructures Society (HIRS)
Affiliates	N/A
Programme	<ul style="list-style-type: none"> • Fast Tracking New Manager Programme • Strategic Women in Leadership Programme • “Games which people play programme”
Focus/Objective	To develop leadership skills in the context of a changing and diverse society
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Coaching • Mentoring • Leadership Programmes
Target audience	Women in Business
Cost of Programme	Costs vary per programme
Qualifying Criteria	N/A
Contact details	P O Box 46 Bruma South Africa Tel: 011 455 0769 www.hirs.co.za

DELOITTE SUCCEED CAMPAIGN

Private Company	Deloitte & Touche
Affiliates	Women in Finance and Business Partners
Programme	Succeed Campaign
Focus/Objective	To increase percentage of women-owned young companies that remain in business
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • 12 month advisory services • Health check of business • Quarterly access to advice from skilled advisors • Operational support
Target audience	Entrepreneurs and SME business owners
Cost of Programme	R 4500.00 refundable on completion of programme
Qualifying Criteria	<p>Show strength in commitment</p> <ul style="list-style-type: none"> • Provide a letter of referral from a client or member of her community to support the application including motivation • Be available to attend various important meetings and events
Contact details	<p>Succeed Campaign Tel: 012 482 0000 Email: succeed@deloitte.co.za www.deloitte.com/za/succeed</p>

WEDISA

Private Company	Women's Enterprise Development initiative of South Africa
Affiliates	N/A
Programme	Private equity and technical assistance programme
Focus/Objective	Supports wealth and job creation, whilst providing much needed support to women in developing countries to build viable and sustainable enterprises.
Scope	National
Sector	<ul style="list-style-type: none"> • Agriculture and Agri-processing • Alternative energy • Water & Waste Management • ICT Technology • Industrial & ,manufacturing • Built environment
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Assist women-enterprise from start-up incubation to growth enterprises. • Supports organisations aimed at assisting women entrepreneurs • Training & development for SMME sector • Source Funding for growth enterprises • 3-5 Year incubator programme cycle
Target audience	Women in business, entrepreneurs
Cost of Programme	Approx. R500 per session
Qualifying Criteria	Best suited as the TA partner for a funding institution Applications currently closed by market will be advised when funding of new ventures resumes
Contact details	Tel: +2783 288 9702 www.wedisa.co.za

FINE WOMEN BUSINESS NETWORK

Private Organisation	Fine Women Business Network
Affiliates	N/A
Programme	Networking Programme
Focus/Objective	To provide a platform for women to expand their business through powerful networking opportunities
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Networking • Access to workshops and meetings • Access to interactive website and exposure to other entrepreneurs
Target audience	Women in business
Cost of Programme	R100 Membership fee per month
Qualifying Criteria	N/A
Contact details	17 Willow Road Newlands Cape Town www.finewomen.co.za Tel: 087 808 7958

SOUTH AFRICAN WOMEN ENTERPRISE NETWORK (SAWEN)

Government	Department of Trade and Industry (Dti) Initiative
Affiliates	N/A
Programme	Networking forum
Focus/Objective	To address challenges faced by women in business, through lobbying and facilitating access to business information and opportunity
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial support
Offering	<ul style="list-style-type: none"> • Organizing of networking forums • Lobbying and advocating policies and strategies • Facilitates access to business information and • Assistance with business registration, business coaching, advisory services • Mentoring, capacity building opportunity • Cooperative enterprise development
Target audience	Females who aspire to start business, women in business
Cost of Programme	R300 Registration Fee
Qualifying Criteria	<ul style="list-style-type: none"> • Female owned business • South African Citizen
Contact details	<p>Mr Thabo Nkalane Tel: 012 0201 /0202 /0203 Cell: 082 537 4424 E-mail: thabo@sawen.org.za Applications available online at www.sawen.org.za</p>

BUSINESS WOMEN'S ASSOCIATION OF SOUTH AFRICA (BWASA)

Private Organisation	Business Womens Association of South Africa (BWASA)
Affiliates	N/As
Programme	Membership programme
Focus/Objective	To be a platform for the empowerment of women
Scope	National
Sector	All
Financial/Non-financial Support	Financial and non-financial
Offering	<ul style="list-style-type: none"> • Lobbying for women business issues • 2 month membership <p>Non-financial benefits;</p> <ul style="list-style-type: none"> • Europcar deals • BWA Magazine subscription • Nedbank banking solutions • BWA Business Member directory
Target audience	Women in business
Cost of Programme	R500 per 12 month subscription Additional fee for access to directory
Qualifying Criteria	N/A
Contact details	Telephone: 011 486 0482 Fax: 086 612 5752 info@bwasa.co.za

KHULA PRE AND POST MENTORSHIP PROGRAMMES

Government Affiliate	Khula Enterprise Finance
Affiliates	Independent mentors and business advisors
Programme	<ul style="list-style-type: none"> • Pre-loan Mentorship Programme • Post-loan Mentorship Programme
Focus/Objective	Provision of business mentorship
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial
Offering	<p>Non-Financial Support: Mentorship</p> <p>Pre-loan Assistance with potentially feasible business ideas and business plans for submission of Khula's funding partners.</p> <p>Post loan Provides mentorship and business support to SME's in the early stages of their business activities</p>
Target audience	<ul style="list-style-type: none"> • Entrepreneurs who plan to apply for loan funding from Khula Enterprise Finance • Entrepreneurs who require post loan business start-up assistance
Cost of Programme	<p>Pre-loan: R1 000 - R10 000</p> <p>Post loan: The cost is dependent on the loan size and business start-up requirements</p>
Qualifying Criteria	<p>Pre-loan (when applying for business plan development)</p> <ul style="list-style-type: none"> • Applicants must present a feasible business idea • A comprehensive marketing plan • Applicants must demonstrate a level of experience in their business venture • A minimum equity condition <p>Post-loan Applicants who have been approved for funding by Khula's financing partners</p> <p>Applications</p> <p>Pre-loan Applications</p> <ul style="list-style-type: none"> • Applicants must visit regional offices for assessment • If applications are approved, Khula will facilitate the development of a business plan • The mentor and mentee present the business plan to the Khula regional office for approval of finance from a Khula funding partner • The Khula regional office will then track the loan application process until a decision is made <p>Post-loan Applications</p> <ul style="list-style-type: none"> • To request post-loan mentorship, an SME can approach the regional offices upon experiencing difficulty when running the business or the financing partner can request assistance for the SME • Khula will assess the application and approve it following preparation of a specific intervention <p>A mentor will be appointed and the mentorship process will commence with regular reports to all parties.</p> <ul style="list-style-type: none"> • The mentorship will be terminated at a pre-agreed period.
Contact details	<p>Khula Enterprise Finance</p> <p>Tel: 011 838 7638 www.khula.org.za</p>

KHULA PROPERTY PORTFOLIO

Government Affiliate	Khula Enterprise Finance
Affiliates	Gensec Property Services
Programme	Business premises assistance programme
Focus/Objective	<p>Non-Financial Support:</p> <ul style="list-style-type: none"> • Provision of business premises for start-up or expansion of businesses • Rental is subsidized to encourage small businesses to move to more formal operating spaces
Scope	National
Sector	All
Financial/Non-financial Support	Non-financial
Offering	Business premises
Target audience	South African citizens
Cost of Programme	<ul style="list-style-type: none"> • Low rental costs • Costs differ depending on premises location • Flexible loans
Qualifying Criteria	<ul style="list-style-type: none"> • SME's in need of 50 - 400m² of space • Business activity must comply with municipal laws • Businesses should be profit orientated <p>Applications</p> <ul style="list-style-type: none"> • South African citizens • Applicants must visit a regional office to fill in the application form • Applications are matched up with qualifying criteria, legal and credit checks are performed • If approved, a lease document is issued with all of the charges for the business operator to sign • A lease document is signed, a deposit and payment is made. • The business can take up occupation
Contact details	<p>Gensec Property Services/JHI Johannesburg Tel: 011-911 8000 www.jhi.co.za</p>

ACADEMIC AND NON-FICTION AUTHORS' ASSOCIATION OF SOUTH AFRICA (ANFASA)

Organisation	Non-governmental organization (NGO)
Affiliates	N/A
Programme	ANFASA Grant Scheme for Authors
Focus/Objective	To develop writing and knowledge production in South Africa and to encourage the writing and publishing of high-quality non-fiction works, especially by women, rural areas and previously advantaged individual's young authors.
Scope	National
Financial/Non-financial Support	Financial support
Offering	<ul style="list-style-type: none"> • A grant of between R20 000 or R 25 000 aimed at providing an author with assistance towards his or her research and or writing costs only. • This includes for instance take leave and devoting him or herself to the writing or preparation of a manuscript or to travel or to undertake research, or to participate in relevant training programme for purpose of completing the manuscript. • The grant is thus not intended for production costs of the manuscript or to self-publish a book.
Target audience	<ul style="list-style-type: none"> • General non-fiction • Authors educational or academic authors • Memoirs, biographies
Cost of Programme	Membership fee R150 annually
Qualifying Criteria	<ul style="list-style-type: none"> • The applicant must be a member of ANFASA. • The grant will be awarded to an author with the desire to complete the writing of a general non-fictional, educational or academic book for publication in book or journal form <p>Application forms for the grant are available on the association's website or may be requested from admin@anfas.org.za</p>
Contact details	<p>Contact Person: KundayiMasanzu Tel: 011 712 8008 E-mail: info@anfasa.org.za</p>

SOUTH AFRICAN WOMEN IN MINING ASSOCIATION (SAWIMA)

Government	Department of Trade and Industry
Affiliates	N/A
Programme	Mentoring and Training
Focus/Objective	The South African Women in Mining Association promotes female empowerment and assists the integration of women into the mining sector. SAWIMA assists informal mining groups to obtain mineral rights to run mining businesses or operations.
Scope	National
Sector	Mining
Financial/Non-financial Support	Non-financial
Offering	<p>Non-Financial Support:</p> <ul style="list-style-type: none"> • Education and Training • Establishing mines and mining-related industries. • Shaping 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
Target audience	Women
Cost of Programme	<p>Membership Fee</p> <ul style="list-style-type: none"> • R300 per annum for individuals • R30 000 Corporate Fee
Qualifying Criteria	<p>Applications:</p> <ul style="list-style-type: none"> • Contact chairperson to source provincial offices • Application forms can be faxed from FNB Banks
Contact details	<p>South African Women in Mining (SAWIMA) Melody Kweba (Chairperson) Tel: 082 457 9379 E-mail: kwebamelody@gmail.com</p>

DE BEERS ZIMELE

Private Company	De Beers Mining Group
Affiliates	Anglo American Mining Group
Programme	De Beers Zimele Enterprise Development
Focus/Objective	De Beers Zimele is an investment fund that supports enterprise development through loans, skills and mentoring De Beers Zimele currently has 5 hubs that offer assistance to small business owners.
Scope	National: <ul style="list-style-type: none"> • 5 De Beers Zimele Hubs are situated in Kimberley (Northern Cape), Venetia (Musina, Limpopo Province), Voorspoed (Kroonstad, Free State), E6 (Springs, Gauteng) and Kleinzee (Namaqualand, Northern Cape)
Sector	All
Financial/Non-financial Support	Financial and Non-Financial Support
Offering	Non-Financial: <ul style="list-style-type: none"> • Business advice • Assistance with business plan development • Start and loan funding • Office facilities such as printing and internet facilities
Target audience	Individuals. De Beers' development mandates emphasize women and youth assistance.
Cost of Programme	FEE: <ul style="list-style-type: none"> • Mentoring at R250/h, supported by a signed timesheet (Max 3 h / SMME) • Travel time at R100/h; (ONLY APPLICABLE FOR THE SMME'S OUTSIDE THE KIMBERLEY AREA) • Travel Fee at R2,90/km supported by a travel log sheet; • Administration and telephone cost of R50 per SMME per month; • Management fee for the project of R200 / SMME. <p>For 10 SMME's, all allocated in Kimberley, this option will cost R10,000 per month, therefore R1000 / SMME.</p>
Qualifying Criteria	Applications by visiting or contacting the respective hubs
Contact details	De Beers Zimele Peace Ntuli (Kimberley Hub Manager) or Mercy Kaotsane (Hub assistant) Telephone: +27(0) 53 839 4364

WOMEN IN OIL AND ENERGY SOUTH AFRICA (WOESA)

Private Organisation	Women in Oil and Energy South Africa
Affiliates	-
Programme	WOESA
Focus/Objective	Assist women in the participation of businesses in the sectors of oil, gas and energy sectors. WOESA will assist with creating platforms for women in these sectors, assist with training and women's understanding of the industry with training and the overall assistance of women in the industry with regards to resources and networking
Scope	National
Sector	Oil, Gas and other energy sectors
Financial/Non-financial Support	Non-financial
Offering	<p>Non-Financial Support:</p> <ul style="list-style-type: none"> • Organizing workshops and conferences • A knowledge base that's is accessible to members • Training • Interface between members and business opportunities • Networking • Participation in drafting legislation and policies • Facilitation of access to finance/funding • An interactive website with information for members only • Recruitment of women in the oil and energy sector
Target audience	Women
Cost of Programme	<p>There are five types of members.</p> <ol style="list-style-type: none"> 1. Associate: non-industry related companies R 50 000 2. Corporate: business within the industry R 25 000 3. Companies privately owned by women R 2 500 4. Individual employee, corporate employee within the industry R 2 500 <p>Membership must be paid within the first quarter of when renewal falls due. Failure to comply will result in immediate termination of benefits and removal from database.</p>
Qualifying Criteria	Female entrepreneurs in the identified sectors with a focus on community upliftment
Contact details	Contact: Terri Botha Tel: 011 835 1880 Email: info@woesa.com

ACCEL ENTERPRISE DEVELOPMENT PROGRAMME

Government	Bandwidth Barn
Affiliates	Western Cape Provincial Government and the City of Cape Town <ul style="list-style-type: none"> • facilitated by Cape Venture Partners and Peerpower
Programme	Accel Enterprise Development Programme
Focus/Objective	To support IT entrepreneurs throughout the early stages of their business development
Scope	Western Cape
Sector	ICT Sector
Financial/Non-financial Support	Non-financial Support
Offering	Phased access to; <ul style="list-style-type: none"> • Velociti Programmes • My Business Groups
Target audience	Entrepreneurs in ICT Sector.
Cost of Programme	Registration fee of R750 applies Further costs of the programmes are funded by the Western Cape Provincial Government
Qualifying Criteria	<ul style="list-style-type: none"> • Must have a sound and valid business idea • Must be in the ICT sector • Velociti1 Programme requires the applicant to have been in business at least 2 years
Contact details	Bandwidth Barn chris@bwb.org.za Tel: 021 409 7000

OTHER SOURCES OF FUNDING

TRANSFORMATION AND ENTREPRENEURSHIP SCHEME

Government Affiliate	Industrial Development Corporation
Affiliates	Department of Economic Development
Programme	<ul style="list-style-type: none"> • Women Entrepreneurial Fund • Equity Contribution Fund • Community Fund • People with disabilities Fund • Development Fund for Workers
Focus/Objective	Provision of finance to marginalized groups in South Africa to develop SME's and provide assistance with their participation in the mainstream economy
Scope	National
Sector	Manufacturing and Green fields
Financial/Non-financial Support	Financial
Offering	<p>Financial Support: Grant Finance:</p> <p>Women Entrepreneurial Fund</p> <ul style="list-style-type: none"> • Shareholding by women • Business must include women in operation and management • Businesses with a total asset base of up to R80-million: maximum amount finance amount is R30-million a transaction. <p>People with disabilities Fund</p> <ul style="list-style-type: none"> • Shareholding by a person or people with disabilities • Maximum finance amount under the fund is R8-million • Shareholders with a direct or indirect total net asset base of less than R15-million. <p>Equity Contribution Fund</p> <ul style="list-style-type: none"> • Funding for new black entrants where shareholders hold a direct or indirect total net asset base of less than R1.5-million • Only black individuals or individuals of a 100% black-owned company* • A maximum limit of R10-million has been set for each application • Total asset base of up to R80-million. <p>Development Fund for Workers</p> <ul style="list-style-type: none"> • Maximum amount that can be financed under this fund is R15-million per transaction • This fund provides finance to Broad-based Black Economic Empowerment transactions for at least 85% owned black worker groupings to acquire shareholding in IDC funded projects; <p>Community Fund</p> <ul style="list-style-type: none"> • Marginalised communities that want to acquire shares in a company funded by IDC • Maximum amount that can be financed under this fund is R10-million <p>Non-Financial Support:</p> <ul style="list-style-type: none"> • Planning • Development • Mentoring

Target audience	Marginalised groups in South Africa existing manufacturing business establishment of new projects (green-fields)
Cost of Programme	Loan: Repayment depends on the amount of the loan
Qualifying Criteria	<ul style="list-style-type: none"> • Start-up: A business plan • Businesses must be economically viable • Business should be in the IDC's mandate sectors • Business should have provision for people with disabilities • Demonstrate economic merit, profitability and sustainability <p>Applications</p> <ul style="list-style-type: none"> • Contact IDC Call Center to establish if the business meets the IDC requirements. • Once the business has been approved, call center agents will advise entrepreneurs on the process to follow.
Contact details	Industrial Development Corporation Head Office Tel: 011 269 3000 www.idc.co.za



GAUTENG ENTERPRISE PROPELLER (GEP)

Government	Gauteng Provincial government agency
Affiliates	Department of Economic Development
Programme	Gauteng Enterprise Propeller
Focus/Objective	To provide non-financial support, financial support; and co-ordinate stakeholders for the benefit of Small Medium and Micro Entrepreneurs (SMME's) in Gauteng.
Scope	Gauteng Province
Sector	All
Financial/Non-financial Support	Financial support and non-financial support
Offering	<p>Financial assistance:</p> <ul style="list-style-type: none"> • Startup finance: R 2million is offered to individuals unable to access loans due to lack of collateral or a sound track record. In some cases, GEP will assist people with unfavourable track records but would be required to go through credit counseling • Growth finance: Beneficiaries are those with existing businesses and require funding to expand their businesses. This group is offered upto R 5 million for this purpose. • Franchise finance: Upto R 5 million is offered to acquire a new or existing franchise as well as meeting capital needs • Contract finance: Up to R 5 million is offered to finance SMMEs that have secured a contract from a government department, public entity or private sector and who need capital to deliver on the contract • Non-financial assistance: • Assistance to entrepreneurs by GEP-accredited and experienced service providers to implement customised solutions to business problems
Target audience	Emerging entrepreneurs and marginalized communities
Cost of Programme	<p>Loan:</p> <ul style="list-style-type: none"> • Repayment periods vary depending on the amount of the loan • Repayment periods range from 24 to 72 months • Costs for non-financial assistance are split between the entrepreneur and GEP
Qualifying Criteria	<ul style="list-style-type: none"> • Must be a business based in Gauteng Province • A commercially viable enterprise managed by an owner • An authentic contract (applies to applicants of the Contract Financing) • The applicant must possess skills/ and or experience relevant to the opportunity endeavored • Applicant must show commitment to the completion of the project • The applicant's own contribution depending on business affordability • Applicant must submit a business plan with projected and or historical financial statements • Collateral matching the risk to be taken
Contact details	<p>GEP Head Office 382 Jan Smuts Avenue, Craighall, 2196 Tel: 011 521 9800 Fax: 011 388 4010 www.gep.co.za</p>

JOB CREATION TRUST FUND

Public Organisation	Job Creation Trust
Affiliates	Old Mutual, WesBank, DBSA, Sunnyside Park Hotel, Shereno Printers, CTI
Programme	Enterprise Development
Focus/Objective	Provides assistance to small businesses, enterprises and communities to create sustainable jobs to previously disadvantaged communities.
Scope	National
Sector	All
Financial/Non-financial Support	Financial
Offering	Loan: Interest free and is payable over 2 years
Target audience	Co-operatives
Cost of Programme	N/A
Qualifying Criteria	Applicant should send a detailed proposal on the intended project to be funded to the email address provided below
Contact details	Tel: 011 312 9480 tseiso@ljct.org.za

ASHOKA INNOVATORS FOR THE PUBLIC

Non-for-profit organisation	Ashoka Innovators for the Public
Affiliates	N/A
Programme	Ashoka Fellowship Programme for Social Entrepreneurs
Focus/Objective	To provide emerging business entrepreneurs to implementing business ideas that have potential to have a social impact
Scope	National
Sector	All
Financial/Non-financial Support	Financial support and non-financial support
Offering	<p>Financial assistance: Grant/ Stipend over a 3 year period</p> <p>Non-financial support: Resource Network of Experts: Organisational development assistance offered by established professionals Networking activities: Opportunities for exposure, sharing ideas and collaboration among Fellows Driving Principles in Social Change: Programmes at Ashoka called Mosaics will document and share collective insights of Fellows globally Fellowship Support Services: Staff support on research on to assist Fellows, information on other fellows with common interests and free magazine subscriptions</p>
Target audience	Entrepreneurs
Cost of Programme	N/A
Qualifying Criteria	<p>Innovation: A new approach to deal with social issues Entrepreneurial skill: Social entrepreneurs geared towards public change and not profit gain. Impact: Ideas that will have a significant effect nationwide Ethical Fiber: People whose inspiration for working is doing social good</p>
Contact details	<p>Tel: 011 023 3100 Email: info@ashoka.org.za</p>

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NOTES

ABBREVIATION AND ACRONYM COLUMN

The dti	Department of Trade and Industry
Seda	Small Enterprise Development Agency
Stp	Seda Technology Programme
CPPP	Cooperatives and Community Private Partnership Programme
PAD	Programme Analysis and Development
EDD	Enterprise Development Division
SPP	Special Projects and Programmes
CIPC	Companies and Intellectual Properties Commission
SARS	South African Revenue Services
SABS	South African Bureau of Standard
BB BEE	Broad Based Black Economic Empowerment
ABVA	The Association of BEE Verification Agencies
TEA	Total Entrepreneurial Activity
GEM	Global Entrepreneurship Monitor
ECDC	Eastern Cape Development Agency
FSDC	Free State Development Corporation
BASA	Business and Arts of South Africa
NYDA	National Youth Development Agency
ECDC	Eastern Cape Development Foundation
IDC	Industrial Development Corporation
CIS	Co-operatives Incentives Scheme
TEO	The Enterprise Organisation
SAWIC	South African Women in Construction
HIRS	Human Initiative Restructures Society
WEDISA	Women's Enterprise Development Initiative of South Africa
SAWEN	South African Women Enterprise Network
BWASA	Business Women's Association of South Africa
SAWIMA	South African Women in Mining Association
GEP	Gauteng Enterprise Propeller