

Service	Organisation	Telephone	Address	Website Link
* How to research your market * Preparing a business plan	Seda Cape Town CBD	(021) 487 3640	6th Floor, Pinnacle Building 2 Burg Street, Cape Town 8001	<a href="http://www.seda.org.za">http://www.seda.org.za</a>
	Seda Cape Town Bellville Office	(021) 949 2227	23 Vrede St, Lowville Place, 2nd Floor Bellville 7350	
	Seda Cape Winelands Branch	(021) 861 4800	1st Floor Eikestad Mall, Bird St, Stellenbosch, 7600	
	Seda Eden Branch	(044) 803 4900	Entrance A, 1st Floor Beacon Place, 124 Meade St., George	
* Register your business	Companies and Intellectual Property Commission (CIPC)	086 100 2472	Shop Number 10 Picbel Parkade Mall 58 Strand Street Cape Town	<a href="http://www.cipc.co.za/">http://www.cipc.co.za/</a>
* Register with Sars * Register as a Vat vender * Register for PAYE	South Africa Revenue Services (SARS)	0800 00-72-77	*Corner of Teddington & De Lange Road, Bellville, 7530 *17 Lower Long Street, Cape Town, 8001	<a href="http://www.sars.gov.za">www.sars.gov.za</a>
* Register with Department of Labour * Register with Unemployment Insurance Fund	Department of Labour	(021) 441 8000	4th – 6th Floors, West Bank Building Cnr Riebeeck and Long Streets Cape Town	<a href="http://www.labour.gov.za">http://www.labour.gov.za</a>
		021 941 7000	Middestad Mall, 1st Floor, 20 Charl Malan Street, Bellville	
* Municipal Compliance	Your local municipality	<a href="https://www.westerncape.gov.za/service/business-licences">https://www.westerncape.gov.za/service/business-licences</a>	<a href="https://www.westerncape.gov.za/service/business-licences">https://www.westerncape.gov.za/service/business-licences</a>	<a href="https://www.westerncape.gov.za/service/business-licences">https://www.westerncape.gov.za/service/business-licences</a>

### Obtaining Finance

<p>1. Imbewu Fund - Offering debt, quasi-equity and equity finance of up to R20 million comprising of:            Entrepreneurship finance - Maximum funding of R5 million.            Procurement finance - Funding generally limited to R10 million.            Franchise finance - Funding generally limited to R5 million.            Rural and community development projects - Funding generally limited to R20 million.</p> <p>2. Umnotho Fund - Fund is designed to improve access to BEE capital and has the following products:            Acquisition finance - Provides funding from R2 million to R75 million.            New venture financing - Capital of R5 million to R75 million.            Expansion capital - Funding of R5 million to R75 million.            Capital markets - Provides funding from R5 million to R75 million.            Liquidity and Warehousing - Provides funding from R5 million to R75 million.</p>	National Empowerment Fund (NEF)	Tel: (021) 431 4760 0861 NEF WCP (0861 633 927)	Suite 2818, 28th Floor, ABSA Centre, 2 Riebeeck Street, Cape Town 8001	<a href="http://www.nefcorp.co.za">www.nefcorp.co.za</a>
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<p>Credit Indemnity Scheme - R10 000 to R3 million for start-ups or to expand small- to medium-sized businesses.</p> <p>Enablis Acceleration Fund - Provides funding from R50 000 to R10 million. SMEs involved in all sectors - ICT, transport, tourism, agriculture, and service industry.</p> <p>Khula Land Reform Empowerment Facility - Black farm workers or other black people who want to buy and own land for agricultural production purposes:</p> <p>Maximum loan R10 million per project.</p> <p>Maximum loan of R800 000 per black person participating in the project of up to R10 million.</p> <p>Cape Capital Investment and Finance Co Ltd - Provides general finance, asset-based finance, trade, stock financing and related financing.</p> <p>Enablis Khula Loan Fund - Provides predominantly ITC-focused SMEs access to funding to start and or expand businesses.</p> <p>Anglo-Khula Mining Fund - Ranges between R1 million and R20 million per project; equity stake will not exceed 49% of the issued share capital of the investee company.</p>	Small Enterprise Finance Agency(SEFA)	Tel: 021 418 0126	9th Floor, FNB Building,2 Long Street, Cape Town, 8001	<a href="http://www.sefa.org.za">www.sefa.org.za</a>
<p>The Anglo American Sebenza Fund provides loan funding to new and existing businesses that wish to start/expand their operations.The maximum repayment period is 5 years at a very competitive interest rate. The fund provides post-funding business support services to the entrepreneur and his/her employees in the form of mentorship, skills development and training.</p>	Anglo American	<a href="tel:0213710168">Tel: 021 371 0168</a>		<a href="http://www.angloamerican.com">www.angloamerican.com</a>
<p>Business finance - Minimum of R500 000 to R20 million maximum in all sectors to those formal small and medium businesses whose gross assets are under R100 million, where annual turnover does not exceed R200 million and/or employees are less than 500 in number.</p>	Business Partners	<p>Tel: 021 464 3600 (Cape Town)</p> <p>Tel: 021 919 3242 (Bellville)</p> <p>Tel: 044 873 6112 (George)</p>		<a href="http://www.businesspartners.co.za">www.businesspartners.co.za</a>
<p>SME funding - Maximum loan given is R350 000 towards purchasing equipment or stock for the business.</p> <p>Micro-finance - Loans ranging from R1 000 to R100 000.</p>	National Youth Development Agency (NYDA)	Tel: 021 415 2040		<a href="http://www.nyda.gov.za">www.nyda.gov.za</a>
<p>Offers funding to businesses in manufacturing, ICT, tourism, agri-processing, media and motion, mining and minerals. Minimum amount of R1 million - unlimited.</p>	Industrial Development Corporation	Tel: 086 069 3888		<a href="http://www.idc.co.za">www.idc.co.za</a>
<p>Offers business loans to women-owned business - Minimum amount of R250 000 and maximum of R3 million for up to five years.</p>	Identity Development Fund (IDF)	Tel: 011 351 2910		<a href="http://www.idf.co.za">www.idf.co.za</a>
<p>Working Capital and Asset Purchasing - Maximum amount of R250 000 to all businesses.</p> <p>Bridging finance: Minimum of R10 000. Maximum amount of R250 000 to all businesses.</p> <p>Transaction Finance: Minimum of R10 000 Maximum amount of R250 000 to all businesses.</p>	New Business Finance	Tel: 021 671 6263		<a href="http://www.nbf.co.za">www.nbf.co.za</a>
		Tel: 021 949 4946 (Bellville)		

SMME Loans:R15 000- R3 million.	Blue Financial Services	Tel: 021 872 0768 (Paarl)		<a href="http://www.blue.co.za">www.blue.co.za</a>
		Tel: 022 715 4300 (Vredenburg)		
Revolving production facility – seasonal crops between 36 and 60 months Term Loans – maximum of 60 months Working Capital – up to 36 months Asset finance – up to 60 months or productive life of equipment Contract Finance – linked to purchase orders or contracts Quasi Equity – with clear defined exist It is advised to consult with the Fund directly.	Masisizane Fund	Tel: 021 509 5074		<a href="http://www.masisizane.co.za">www.masisizane.co.za</a>
CASP Fund - Dependent on needs analysis. Funding for small-scale emerging farmers.	Micro Agriculture Finance Scheme of South Africa	Tel: 012 319 7263 /6825		<a href="#">Mafisa PDF Brochure</a>
CASIDRA is an organisation that promotes rural development in the Western Cape. It manages the Ikapa Absa Entrepreneurial programme, co-funded by the Provincial Government of the Western Cape and Absa. They offer business loans for rural development ranging from R10 000 to R160 000. These loans are repayable over three years at a fixed interest rate of 10%. Applicants must submit a viable business plan.	CASIDRA (Cape Agency for Sustainable Integrated Development in Rural Areas)	Tel: 044 871 0134		<a href="https://www.casidra.co.za/">https://www.casidra.co.za/</a>
It is advised to consult with the bank directly.	Absa Bank	Tel: 0860 008 600		<a href="http://www.absa.co.za">www.absa.co.za</a>
It is advised to consult with the bank directly.	Standard Bank	Tel: 0860 123 000		<a href="http://www.standardbank.co.za">www.standardbank.co.za</a>
It is advised to consult with the bank directly.	First National Bank	Tel: 0860 112 244		<a href="http://www.fnb.co.za">www.fnb.co.za</a>
It is advised to consult with the bank directly.	Nedbank	Tel: 021 416 6000		<a href="http://www.nedbank.co.za">www.nedbank.co.za</a>