



## Funding Partners and Key Qualification Criteria

Organisation	Mandate & key services	Investment type	Qualification criteria to access funding	Investment range
<b>Lulalend</b> <a href="mailto:support@lulalend.co.za">support@lulalend.co.za</a> <a href="http://www.lulalend.co.za">www.lulalend.co.za</a> 087 943 2381	Real time access to business funding for Small medium enterprises (SMEs). No paperwork, collateral, or hidden fees.	SME business loans	Minimum 12 months trading history, R500 000 annual turnover	Up to R2 million
<b>CDI Capital</b> <a href="mailto:ryan.rode@thecdi.org.za">ryan.rode@thecdi.org.za</a> <a href="http://www.cdicapital.co.za">www.cdicapital.co.za</a> 021 461 1488	Business innovation, fast-track growth, and job creation to build a stronger, transformed South African economy through securing investment funds from the public and private sector.	Grants and working capital loans	Early-stage Innovation Technology Solutions. Growth-stage businesses ready to create jobs.	Early-stage innovation grants up to R800 000  Growth stage business grants R21 000 - R1 million  R500 000 working capital loans

<p><b>Small Enterprise Development Agency (SEDA)</b></p> <p><a href="mailto:ssomdaka@seda.org.za">ssomdaka@seda.org.za</a></p> <p><a href="http://www.seda.org.za">www.seda.org.za</a></p> <p>021 487 3640</p>	<p>To assist small enterprises through implementing the government's business strategy; design and implement a standard and common national delivery network for small enterprise development; and integrate government-funded small enterprise support agencies across all tiers of government.</p>	<p>Non-financial small business development support</p>	<p>SEDA does not do funding</p>	<p>SEDA does not do investment</p>
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<p><b>Business Partners Ltd</b></p> <p><a href="mailto:fvollenhoven@businesspartners.co.za">fvollenhoven@businesspartners.co.za</a></p> <p><a href="http://www.businesspartners.co.za">www.businesspartners.co.za</a></p> <p>021 464 3600</p>	<p>A risk finance company providing customised financial solutions for formal SMEs in South Africa and selected African countries.</p> <p>An innovative and internationally accepted risk financing model as a financing solution for SMEs in developing countries. Funding, supporting and mentoring entrepreneurs with in-depth knowledge of the SME sector and insights into challenges facing independent businesses.</p>	<p>Individualised financing solutions using shareholders loans accounts, equity, revenue sharing and term loans.</p>	<p>Proposals are assessed on the viability of business, which is comprised of the business and the entrepreneur. All sectors of the economy are eligible (excluding lending activities, direct farming operations, underground mining, and non-profit organisations).</p>	<p>R500 000 to R50 million</p>
<p><b>Old Mutual Masisizane Fund</b></p> <p><a href="mailto:masisizaneenquiries@oldmutual.com">masisizaneenquiries@oldmutual.com</a></p> <p><a href="http://www.masisizane.co.za">www.masisizane.co.za</a></p> <p>060 583 9919</p>	<p>SME business finance and Enterprise &amp; Supplier Development mandate across various sectors including but not limited to Agribusiness, Franchising, Manufacturing, Tourism, Supply Chain (Contract based finance) and TMT.</p>	<p>Senior Debt (Preferred)</p> <p>Quasi-Equity</p> <p>Wholesale funding</p>	<p>The Enterprise must be majority (at least 51%) Black South Africans or naturalized South African owned</p> <p>The enterprise must have clearly defined marketable products or services.</p> <p>The business must primarily operate in South</p>	<p>Minimum R500 000</p>

	<p>The Fund supports high growth and job multiplying enterprises to promote inclusive economic growth, alleviate poverty and improve food security in South Africa.</p>		<p>Africa</p> <p>The enterprise must be a viable enterprise with the ability to meet its ongoing commitments</p> <p>The business must be registered with the South African Revenue Services (SARS) and be compliant.</p>	
<p><b>Small Enterprise Finance Agency (SEFA)</b></p> <p><a href="mailto:sefaWC@sefa.org.za">sefaWC@sefa.org.za</a></p> <p><a href="http://www.sefa.org.za">www.sefa.org.za</a></p> <p>021 418 0126</p>	<p>Fostering the establishment, development, and growth of SMMEs and co-operatives. Contributing towards poverty alleviation, job creation and economic growth.</p>	<p>Repayable interest-bearing loans</p>	<p>SEFA has various programmes servicing specific mandate. Qualifying criteria differs from programme to programme</p>	<p>Loan facility up to R15 million (limited)</p>

<p><b>Industrial Development Corporation (IDC)</b></p> <p><a href="mailto:wc@idc.co.za">wc@idc.co.za</a></p> <p><a href="http://www.idc.co.za">www.idc.co.za</a></p> <p>021 421 4794</p>	<p>Finance the growth and expansion of private enterprises, development impact through job-rich industrialisation, contributing to an inclusive economy by funding black-owned and empowered companies, black industrialists, women, and youth-owned and empowered enterprises.</p>	<p>Funding for start-up and existing businesses. Short-, medium-, and long-term loans, senior debt, equity, quasi-equity, trade and bridging finance, guarantees and (in some cases) wholesale funding to intermediaries.</p>	<p>We list and foremost assess all applications on financial and economic merit. We assess the soundness of the financial, marketing, technical and management dimensions of a project or transaction. We require a business plan, at least two years of historical financials and latest management accounts. For start-ups a commercial business case with shareholder contribution.</p> <p>We consider applications in mining, agriculture and agro-processing, manufacturing, energy, infrastructure, media and motion pictures and small businesses across these focus areas.</p>	<p>R1 million - R15 million for small business.</p> <p>Funding can exceed R1 billion with board approval.</p>
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<p><b>National Empowerment Fund</b></p> <p><a href="mailto:westerncape@nefcorp.co.za">westerncape@nefcorp.co.za</a></p> <p><a href="http://www.nefcorp.co.za">www.nefcorp.co.za</a></p> <p>021 431 4760</p>	<p>Provision of financial (loan funding) and non-financial support to black empowered businesses as well as the promotion of a culture of savings and investment among black people.</p>	<p>Development Finance Institution</p>	<p>51% black-owned, Black women empowerment, Black managerial and operational involvement, Commercial viability of the business. Job creation, Specific product criteria (is provided to entrepreneurs during the engagements), Location of the business (rural/urban/disadvantaged areas), community involvement, compliance with all relevant laws and regulations, return on investment, an</p>	<p>R250,000 - R75 million</p>
<p><b>Retail Trade Funding</b></p> <p><a href="mailto:michelle@retailtradefunding.co.za">michelle@retailtradefunding.co.za</a></p> <p><a href="https://www.retailtradefunding.co.za/">https://www.retailtradefunding.co.za/</a></p> <p>082 211 2241</p>	<p>Funding SMEs with a different approach to traditional business loans. Retail Trade Funding links loan repayments to turnover that will match with the SME's cashflow cycles.</p>	<p>SME funding (business loans)</p>	<p>Card machine and daily turnover</p>	<p>Up to R250 000</p>

**National Youth Development Agency**

[tshepo.manyama@nyda.gov.za](mailto:tshepo.manyama@nyda.gov.za)

[www.nyda.gov.za](http://www.nyda.gov.za)

087 158 9637

The NYDA mandate is derived from legislative frameworks such as the NYDA Act(54 of 2008), the National Youth Policy (2009-2014) and the draft Integrated YouthDevelopment Strategy as adopted by the Youth Convention of 2006.

**Grant funding**

Youth between 18 35 years  
Resident in South Africa.  
Business Should Be 100%Youth owned.

Threshold 1 - Registered and unregistered (operational)

Threshold 2 - Registered and operational for <6 months)

Threshold 3 - Registered and operational for <24 months

Threshold 4 - Expansion stage Pty and cooperatives\*

\*for agriculture and technology related projects the max. threshold is R250,000.00

(Threshold submissions requirements applies)

**Threshold 1** R1000 - R10000

**Threshold 2** R10 001 - R50 000

**Threshold 3** R50 001 - R100 000

**Threshold 4** R100,001 – R200,000