



South African Business Funding Directory 2016 | 2017

Compiled by:



Ukwanda Growth Partners

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Purpose of this Funding Directory

This directory has been prepared to provide South African businesses and entrepreneurs with information on available business funding particularly for small and medium sized businesses.

The directory has been prepared by Ukwanda Growth Partners (Ukwanda) and is currently available in soft copy. For more information please contact Ukwanda Growth Partners at info@ukwanda.co.za.

About Ukwanda Growth Partners - www.ukwanda.co.za

Ukwanda Growth Partners is a South African Service firm that provides services to support business growth and value maximisation for Small and Medium Sized Businesses.

Our Value Proposition

Our Value Proposition is based on the understanding that one of the key goals of business is to maximise shareholder value. Businesses seeking Growth and Value Maximisation need to answer the following two fundamental questions:

1. In which projects and activities should we invest our time and resources – the **growth plan**?
2. How can we best **finance** our selected growth plan?

We help companies find answers to these two critical questions by supporting them in the following:

1. **Business Strategy and Planning.**
2. **Raising Appropriate Capital.**
3. **Business Finance Optimisation for Maximising Value.**
4. **Advisory and Support in Concluding Business Transactions.**
5. **Equity Investments.**

Our Services

Ukwanda Growth Partners provides the following services.

1. **Business Planning and Strategy**
We provide Business Planning Solutions that enable businesses to create impactful business strategies that are essential to businesses growth and investment attraction. We seek to make the Business Planning process to produce a transformational impact on the organisation's capabilities, processes and performance, fundamentally changing the way a business operates.
2. **Raising Capital & Business Finance Optimisation**
We provide South African growth businesses with Capital Raising services that enable them to access appropriate funding efficiently. Ukwanda utilises its project development capability and a large funding database to raise funding that will maximise the company's returns. We endeavour to design an optimal capital structure to suit the business circumstances.
3. **Transaction Support**
We support our clients in successfully concluding value adding business transactions such as Management Buy-outs, Management Buy-ins, Business Acquisitions and Project Development. We seek to de-risk transactions as much as we practically can as well as uncover opportunities to improve investment returns.

4. Equity Investments

In our work, we come across businesses with whom it makes business sense for us to partner for the long term. We therefore seek to conclude equity investments with selected businesses that meet our investment appetite and where we can add long term value in terms of their growth and value maximisation. We exercise firm prudence in managing potential conflicts of interest between our investments and our clients and we are fully transparent to our clients regarding equity investments we hold.

Products

Ukwanda Growth Partners provides various products that assist Businesses Leaders and Entrepreneurs with various aspects of Business Growth and Financing.

The products are available through Ukwanda's website www.ukwanda.co.za. We continuously research globally for relevant and high impact products. The products available from our website www.ukwanda.co.za are updated from time to time. You can also visit our global Product site www.thegrowthsquare.com for products we provide to the global online community.

Blog - www.thegrowthlever.com

Ukwanda Growth Partners publishes a business growth Blog in which we feature articles and information to help Entrepreneurs and Business Leaders with various aspects of their business journey.

TheGrowthLever.com aims to give leverage to entrepreneurs and business people, propelling them to growth and success. The Blog provides researched knowledge and best practice on many business subjects.

Subscribe to the Blog at www.thegrowthlever.com to receive regular updates.

Online Products Site - www.thegrowthsquare.com

Ukwanda Growth Partners also own a product marketing site in which we feature relevant online products to assist entrepreneurs and business people on their journey to success.

TheGrowthSquare.com is a repository of information on **online Tools and Resources** available to entrepreneurs and business people to enable them to build wealth through business success.

For product updates and more information on featured products please visit www.thegrowthsquare.com.

For more information on Ukwanda Growth Partners please visit
www.ukwanda.co.za.

How We Ease the Pain and Improve Chances of Success in the Capital Raising Process

Ukwanda Growth Partners assists businesses (large and small) and entrepreneurs to raise appropriate capital to fund their businesses and ventures.

Ukwanda provides assistance including the following:

1. Support in Planning for Business Growth

- Feasibility studies
- Business and Project plans

2. Advisory Regarding Capital Structure and Financing Requirements

- Achieving efficient funding structures.
- Improving financial returns.
- Limiting financing risk.

3. Assistance in Raising Appropriate Capital

- Preparation of funding proposals.
- Finding the right funding partners.
- Negotiation of the right terms of financing.
- Post transaction funder / investor management.

4. Equity Investments

- In selected cases we partner with management teams through active equity investments.

We will handle most of the capital raising aspects, leaving you to spend your valuable time in running and growing your business.

Typical Clients

Typical clients we are most able to add value to are:

1. Existing businesses (that have been in business for at least one year), looking to fund working capital, growth, asset acquisition or capital restructuring transactions (including MBO's MBI's & refinancing).
2. Start-up businesses with customer contracts.
3. Start-up businesses in the technology sector with highly scalable opportunities that are market ready.

Contact

If you need to raise funding, we wish to explore how we can assist you. Please contact us at:

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Tel.: 012 003 3294 or
012 771 7947

About the Author

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BSc Eng. Civil - (UKZN)

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Lindo is a multi-skilled Business Person with an outstanding breadth and depth of business skills. He has operated and advised at senior levels in various business industries and functions.

Lindo has demonstrated leadership in industries that include Private Equity & Venture Capital, Corporate Finance, Business Restructuring and Turnaround Management and Civil Engineering Project Management, in South Africa as well as other parts of Sub Sahara Africa.

He has played a consulting role to many senior business executives and his strong business and financial analysis skills has enabled business executives to make complex and important investment, business restructuring and economic development decisions.

Lindo has a passion for 'South African Economic Growth through Entrepreneurship and SME Growth' which led him to establish Ukwanda Growth Partners for which he is currently the Managing Partner.



Disclaimer:

The information provided in this directory is that collected by Ukwanda Growth Partners. This information is shared in good faith for the purpose indicated above, and is not intended to offer professional advice of any kind. The reader accepts full responsibility for the use of information in this directory and is encouraged to confirm any funding details before using them.

While every attempt has been made to ensure that the information contained in this document has been obtained from reliable sources and is accurate, we are not responsible for any errors and/or omissions. All information in this document is provided "as is", with no guarantee of completeness, currency, accuracy, timeliness and is provided without warranty of any kind, express or implied.

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Development Financial Institutions - Government (National)			
Department of Trade and Industry (the dti)			
1. Section 12I Tax Allowance Incentive (12I TAI) <i>(The window period for applications under this programme has been extended from 31 December 2015 to 31 December 2017.)</i>	To support: <ul style="list-style-type: none"> Investment in manufacturing assets, to improve the productivity of the South African manufacturing sector; and Training of personnel, to improve labour productivity and the skills profile of the labour force. 	<ul style="list-style-type: none"> Tax allowance / Tax break. The incentive offers support for both capital investment and training. 	<ul style="list-style-type: none"> Greenfield investments (i.e. new industrial projects that utilise only new and unused manufacturing assets), as well as Brownfield investments (i.e. expansions or upgrades of existing industrial projects).
2. Aquaculture Development and Enhancement Programme (ADEP)	To stimulate investment in the aquaculture sector with the intention to: <ul style="list-style-type: none"> Increase production; Sustain and create jobs; Encourage geographical spread; and Broaden participation. 	<ul style="list-style-type: none"> Reimbursable cost-sharing grant for qualifying costs. 	<ul style="list-style-type: none"> Primary, secondary and ancillary aquaculture operations.
3. Automotive Incentive Scheme (AIS)	<ul style="list-style-type: none"> Strengthen and diversify the automotive sector through investment in new and/or replacement models and components. Increase plant production volumes. Sustain employment and/or strengthen the automotive value chain. 	<ul style="list-style-type: none"> Non-taxable cash grant of 20% of the value of qualifying investment in productive assets. Non-taxable cash grant of 25% of the value of qualifying investment in productive assets by component manufactures and tooling companies as approved by the dti. An additional non-taxable cash grant of five percent (5%) may be made available for qualifying projects. 	<ul style="list-style-type: none"> Qualifying Light motor vehicle manufacturers. Qualifying Component or deemed component manufacturers.

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3.1 Medium and Heavy Commercial Vehicles Automotive Investment Scheme (MHCV-AIS)	<ul style="list-style-type: none"> To grow and develop the automotive sector through investment in new and/or replacement models and components that will increase plant production volumes, sustain employment and/or strengthen the automotive value chain. 	<ul style="list-style-type: none"> A non-taxable cash grant of 20% of the value of qualifying investment in productive assets by medium and heavy commercial vehicle manufactures. 25% of the value of qualifying investment in productive assets by component manufactures and tooling companies for MHCV's. 	<ul style="list-style-type: none"> Truck Manufacturers. Bus Chassis Manufacturers. Component Manufacturers, Deemed Component Manufacturers, Tooling companies and Bus and Truck Body Manufacturers.
3.2 People-carrier Automotive Investment Scheme (P-AIS)	<ul style="list-style-type: none"> To stimulate a growth path for the people carrier vehicles industry through investment in new and/or replacement models and components that will result in new or retention of employment and/or strengthen the automotive vehicles value chain. 	<ul style="list-style-type: none"> A non-taxable cash grant of between 20% and 35% of the value of qualifying investment in productive assets. 	<ul style="list-style-type: none"> Semi Knocked Down (SKD) Vehicle Assemblers. Complete Knocked Down (CKD) Vehicle Assemblers. Component Manufacturers.
4. Black Industrialists Scheme (BIS)	<ul style="list-style-type: none"> To promote industrialisation, sustainable economic growth and transformation through the support of black-owned entities in the manufacturing sector. 	<ul style="list-style-type: none"> A cost-sharing grant ranging from 30% to 50% to approved entities to a maximum of R50 million. The quantum of the grant will depend on the level of black ownership and management control, the economic benefit of the project and the project value. 	<ul style="list-style-type: none"> A black industrialist refers to a juristic person that is owned by black South Africans as defined by the Broad-Based Black Economic Empowerment (B-BBEE) Act, that creates and owns value-adding industrial capacity and provides long-term strategic and operational leadership to a business. A black industrialist can also be a natural person.

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<p>5. Business Process Services (BPS) Incentive</p> <p><i>(Effective from 1 October 2014 up to 31 March 2019)</i></p>	<ul style="list-style-type: none"> • Primary objective is to create employment in South Africa through servicing offshore activities. • Secondary objectives of the programme include: <ul style="list-style-type: none"> - Creating employment opportunities for the youth; and - Contributing to the country's export revenue from offshoring services. 	<ul style="list-style-type: none"> • Grant disbursements based on offshore jobs created and maintained. 	<ul style="list-style-type: none"> • Businesses involved in starting a new operation or in expanding an existing operation, in order to perform Business Process Services activities, which may be operated from more than one physical location in South Africa.
<p>6. Capital Projects Feasibility Programme (CPFP)</p>	<ul style="list-style-type: none"> • To facilitate feasibility studies that are likely to lead to high-impact projects which will stimulate value-adding economic activities in South Africa. 	<ul style="list-style-type: none"> • A cost-sharing grant that contributes to the cost of feasibility studies likely to lead to projects that will increase local exports and stimulate the market for South African capital goods and services. • The grant is capped at R8 million to a maximum of 50% of the total costs of the feasibility study for projects outside Africa and 55% of the total costs of the feasibility study for projects in Africa. • Projects can be situated anywhere in the world (excluding South Africa). 	<ul style="list-style-type: none"> • South African registered legal entity. A foreign entity will only be considered if it partners with a South African registered entity and the application is submitted by the South African entity. • New projects, expansion of existing projects and the rehabilitation of existing projects that fulfil the objectives of the programme.

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7. Cluster Development Programme (CDP)	<ul style="list-style-type: none"> To enhance competitiveness of enterprises within a cluster or Industrial Parks. The first phase of the programme will be rolled out as a pilot where assistance will be targeted at a limited number of clusters that will be selected to make a case for potential success of cluster development in South Africa. 	<p>Cost sharing grant of up to 80% of the qualifying investments or qualifying costs for</p> <ul style="list-style-type: none"> Shared Infrastructure, Business Development Services and Cluster Management Organisation (CMO) Funding. 	<ul style="list-style-type: none"> Cluster development and industrial parks. Assistance will also be prioritised for Industrial Parks in former homeland areas and/or townships.
8. Critical Infrastructure Programme (CIP)	<ul style="list-style-type: none"> To leverage investment by supporting infrastructure that is deemed to be critical, thus lowering the cost of doing business. To stimulate investment growth in line with the National Industrial Policy Framework (NIPF) and Industrial Policy Action Plan (IPAP). 	<ul style="list-style-type: none"> Cost-sharing incentive that is available upon the completion of verifiable milestones or as may be approved by the Adjudication Committee. Infrastructure is deemed “critical” to the investment if such investment would not take place without the said infrastructure or the said investment would not operate optimally. 	<ul style="list-style-type: none"> Private investors/companies. State Owned Enterprises. Municipalities.

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9. Export Marketing & Investment Assistance (EMIA)	<ul style="list-style-type: none"> • Provide marketing assistance to develop new export markets and grow existing export markets; • Assist with the identification of new export markets through market research; • Assist companies to increase their competitive by supporting patent registrations, quality marks and product marks; • Assist with facilitation to grow FDI through missions and FDI research; and • Increase the contribution of black-owned businesses and SMMEs to South Africa's economy. 	<ul style="list-style-type: none"> • Cost of qualifying expenses. 	<ul style="list-style-type: none"> • South African manufactures and exporters; • South African export trading houses; • South African commission agents; and • South African exports councils, industry associations and Joint Action Groups.
10. Film & Television Production Incentives	<i>(See 11.1, 11.2 & 11.3 below)</i>	<i>(See 11.1, 11.2 & 11.3 below)</i>	<i>(See 11.1, 11.2 & 11.3 below)</i>
10.1 SA Film & TV Production and Co-production (SA Film)	<ul style="list-style-type: none"> • To support the local film industry and to contribute towards employment opportunities in South Africa. 	<ul style="list-style-type: none"> • A rebate of 35% of the first R6million of Qualifying South African Production Expenditure (QSAPE) and 25% of the QSAPE on amounts above R6million. 	<ul style="list-style-type: none"> • Special Purpose Corporate Vehicles incorporated in South Africa solely for the purpose of the production of the film or television project.

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10.2 Foreign Film and Television Production and Post-Production Incentive (Foreign Film)	<ul style="list-style-type: none"> To encourage and attract large-budget films and television productions and post-production work that will contribute towards employment creation, enhancement of international profile, and increase the country's creative and technical skills base. 	<ul style="list-style-type: none"> Cost sharing grant for part of the qualifying South African production and post-production expenditure. 	<ul style="list-style-type: none"> Foreign-owned qualifying productions and South African qualifying post-production work.
10.3 South African Emerging Black Filmmaker Incentive (SA Emerging Black Film)	<ul style="list-style-type: none"> To nurture and capacitate emerging black filmmakers to take up big productions and contribute towards employment opportunities. 	<ul style="list-style-type: none"> A rebate of up to 50% for the first R6million of the Qualifying South African Production Expenditure (QSAPE) and 25% thereafter. No cap is applicable for this rebate. 	<ul style="list-style-type: none"> South African black-owned qualifying productions with a total production budget of R1million and above.
11. Incubation Support Programme (ISP)	<ul style="list-style-type: none"> To encourage private-sector partnerships with Government to support incubators to develop SMMEs and nurture them into sustainable enterprises that can provide employment and contribute to economic growth. 	<ul style="list-style-type: none"> Cost-sharing between the Government and private sector partner(s) for eligible costs. 50:50 for large businesses and 40:60 for SMMEs. 	<ul style="list-style-type: none"> Applicants that want to establish new incubators or wish to grow and expand existing ones. Private sector enterprises, higher educational institutions and registered science councils.
12. Manufacturing Competitiveness Enhancement Programme (MCEP)	<ul style="list-style-type: none"> To encourage manufacturing companies to raise their competitiveness and retain jobs. MCEP has a budget of R 5.8 billion over a three-year period. 	<p>Comprises two sub-programmes:</p> <ul style="list-style-type: none"> The Production Incentive (PI) (managed by the dti), and The Industrial Financing Loan Facilities (managed by the Industrial Development Corporation). 	<ul style="list-style-type: none"> Small scale manufacturing, Market entry or launch and Market Development.

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12.1 Production Incentive (PI) <i>(a sub-component of MCEP)</i>	Sub-components of the Production Incentive: <ul style="list-style-type: none"> • Capital Investment grant; • Green Technology and Resource Efficiency Improvement grant; • Enterprise-Level Competitiveness Improvement grant; • Feasibility Studies grant; and • Cluster Interventions grant. 	<ul style="list-style-type: none"> • Calculation of MCEP credits for the Production Incentive for each enterprise will be up to 25% of the manufacturing value added. 	<ul style="list-style-type: none"> • Agro-processing, Biofuels, Forestry, Furniture, Timber, Paper & Pulp, Advanced Manufacturing, Metals Fabrication, Capital, Electro-Technical, Transport Equipment, Non-Metallic Minerals, Chemicals, Cosmetics, Pharmaceuticals, Plastics, Printing and Green Industries.
12.2 Industrial Financing Loan Facilities <i>(Managed by the Industrial Development Corporation)</i>	<i>(See item no. 18.1 under the Industrial Development Corporation below)</i>	<i>(See item no. 18.1 under the Industrial Development Corporation below)</i>	<i>(See item no.18.1 under the Industrial Development Corporation below)</i>
13. Sector Specific Assistance Scheme (SSAS)	<ul style="list-style-type: none"> • Developing an industry sector as a whole. • Developing new export markets. • Stimulating job creation. • Broadening the export base. • Proposing solutions to factors inhibiting export growth. • Promoting broader participation of black owned and SMME's to the economy. 	<ul style="list-style-type: none"> • Reimbursable cost-sharing incentive scheme whereby financial support is granted to organisations supporting the development of industry sectors and those contributing to the growth of South African exports. 	<ul style="list-style-type: none"> • Export Councils. • Joint Action Groups. • Industry Associations. • Organisations aimed at the development of emerging exporters.
14. Support Programme for Industrial Innovation (SPII)	<ul style="list-style-type: none"> • To provide financial assistance for the development of commercially viable, innovative products and/or processes and to facilitate commercialisation of such technologies. 	Two sub components: <ul style="list-style-type: none"> • Product Process Development Scheme. • Matching Scheme. <i>(see details below)</i> 	<ul style="list-style-type: none"> • Technology Development, • Technology and Market Validation and • Product or Process Development.

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14.1 Product Process Development Scheme	<ul style="list-style-type: none"> To provide financial assistance for the development of commercially viable, innovative products and/or processes and facilitate commercialisation of such technologies. 	<ul style="list-style-type: none"> A non-repayable grant for a percentage of 'qualifying' costs incurred in the pre-competitive development activities. Maximum of R2million grant. 	<ul style="list-style-type: none"> Small, very small and micro-enterprises and individuals.
14.2 Matching Scheme	<ul style="list-style-type: none"> To provide financial assistance for the development of commercially viable, innovative products and/or processes and facilitate commercialisation of such technologies. 	<ul style="list-style-type: none"> A percentage of 'qualifying' costs incurred in the development activities of a specified development project. Maximum of R5million grant. 	<ul style="list-style-type: none"> Development Projects.
14.3 Partnership Scheme <i>Partnership Programme for Industrial Innovation (PII)</i>	<ul style="list-style-type: none"> To provide financial assistance for the development of commercially viable, innovative products and/or processes and facilitate commercialisation of such technologies PII is suitable for large R&D projects. 	<ul style="list-style-type: none"> A non-taxable and a conditionally repayable grant of 50% of the qualifying cost incurred during development activity with a minimum grant amount of R10million per project. 	<ul style="list-style-type: none"> South African private-sector enterprises.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Department of Small Business Development (DSBD)			
1. Black Business Supplier Development Programme (BBSDP)	<ul style="list-style-type: none"> To fast-track existing Small, Medium and Micro Enterprises (SMMEs) that exhibit good potential for growth into the mainstream economy; To grow black-owned enterprises by fostering linkages between black SMMEs and corporate and public sector enterprises; To complement current affirmative procurement and outsourcing initiatives of corporate and public sector enterprises; and To enhance the capacity of grant recipient enterprises to successfully compete for corporate and public sector tenders and outsourcing opportunities. 	Cost-sharing grant for: <ul style="list-style-type: none"> Tools, machinery and equipment. Business development. 	Majority Black owned enterprises with predominantly black management teams, focussing on Township and Rural Entities, and enterprises owned and operated by <ul style="list-style-type: none"> Women, Youth, People with Disabilities.
2. Co-operative Incentive Scheme (CIS)	<ul style="list-style-type: none"> Promote co-operatives through the provision of a matching grant; Improve the viability and competitiveness of co-operative enterprises by lowering the cost of doing business; Assist co-operatives to acquire their start up requirements; Build an initial asset base for emerging co-operatives to enable them to leverage other support; and Provide an incentive that supports broad-based black economic empowerment. 	100% grant for registered primary co-operatives for eligible activities namely <ul style="list-style-type: none"> Business development services; Technological improvements; Machinery, equipment and tools; Commercial vehicles; Infrastructure linked to the project; and Working capital. 	<ul style="list-style-type: none"> Registered primary co-operatives.

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3. Shared Economic Infrastructure Facility (SEIF)	<ul style="list-style-type: none"> To encourage public sector partnerships for the establishment and improvement of the SEIF to support businesses with an intention to improve access, create local economic benefits and optimise the performance of businesses operating in those facilities. 	<ul style="list-style-type: none"> 50:50 cost-sharing grant made available on a reimbursable basis. The dti's contribution is capped at a maximum grant of R5million (vat inclusive) per qualifying applicant. 	<ul style="list-style-type: none"> A municipality of the Republic of South Africa; A municipal entity as defined in section one of the Local Government Municipal Systems Act, 2000; or A provincial government entity.

Department of Science & Technology (DST)

1. R&D Tax Incentive <i>(Implemented by the Department of Science & Technology (DST) on behalf of the dti)</i>	<ul style="list-style-type: none"> To encourage increased private-sector investment in scientific and technological R&D activities, especially R&D that a company would not have invested in were it not for the incentive, as well as increase the positive spill-over to the rest of society through knowledge transfer and skills upliftment. 	<ul style="list-style-type: none"> 150% tax deduction for the operational expenditure incurred on R&D activities that have been approved by the Minister of Science and Technology. 	<ul style="list-style-type: none"> South African registered companies undertaking scientific and/or technological R&D in any sector of the economy.
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National Research Foundation (NRF)

1. The Technology and Human Resources for Industry Programme (THRIP) <i>(Implemented by the National Research Foundation (NRF) on behalf of the dti)</i>	<ul style="list-style-type: none"> To boost South African industry by supporting research and technology development and enhancing the numbers of appropriately-skilled people. 	<ul style="list-style-type: none"> 50:50 cost-sharing grant, to a maximum of R 8 million per annum, across any number of projects. 	<ul style="list-style-type: none"> All companies undertaking science, engineering and technology (SET) research, in collaboration with educational institutions, and with the aim of addressing the participating firms' technology needs.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Small Enterprise Development Agency (SEDA)			
1. Seda Technology Programme (STP)	<ul style="list-style-type: none"> • Enhance technological innovation. • Increase accessibility to, and utility of, technologies and technical support for small enterprises. • Facilitate the acquisition, development and transfer of technology to small enterprises, particularly those operating in the second economy. • Improve small enterprise performance and productivity. • Improve small enterprise profitability and growth. • Improve small enterprises competitiveness. • Reduce small enterprise failure rates. 	<ul style="list-style-type: none"> • Grant funding for the acquisition of technology, such as equipment and machinery, to facilitate technology by small enterprises. 	<ul style="list-style-type: none"> • Registered, small South African companies.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Industrial Development Corporation (IDC)			
1. Agro-processing and Agriculture SBU	<ul style="list-style-type: none"> Focuses on investment opportunities in livestock processing, selected field crop processing, integrated horticulture, aquaculture with focus on mariculture and forestry development. The key is to ensure food security and the creation of employment. 	Funding can be structured utilising a wide range of instruments including: <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	<ul style="list-style-type: none"> Economically viable activities in agro-processing (food and non-food) sectors. New or existing companies within the agro-processing and agriculture sector that plan to create new or expand industrial capacity within the economy. Expansionary BBBEE acquisitions in the sector. BEE empowered, women and youth-owned businesses. Value-chain based projects are preferable.
2. Automotive and Transport Equipment SBU	<ul style="list-style-type: none"> Focuses on the opportunities that exist in established automotive and transport equipment and components manufacturing sub sectors. The key is to create sustainable industries with goals of increasing local production of vehicles and components that feed into global supply chains. 	Funding can be structured utilising a wide range of instruments including: <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	Focus areas are: <ul style="list-style-type: none"> passenger and commercial vehicles, automotive components, shipbuilding and ship repair, rail components and infrastructure, medium and heavy vehicles, buses and trucks.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
3. Basic Metal and Mining SBU	<ul style="list-style-type: none"> Focuses on building capacity in the beneficiation and local value addition activities that not only drive exports but also help lower input cost to make downstream and upstream industries more competitive. 	Funding can be structured utilising a wide range of instruments including: <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	<ul style="list-style-type: none"> Focus is on the metal products, mining, steel and metals industries. New or existing companies or entrepreneurs within the Basic Metals and Mining industries. Expansionary BBBEE acquisitions in the sector.
4. Basic and Speciality Chemicals SBU	<ul style="list-style-type: none"> Development finance and support to the long-term sustainability of the chemical value chain. Funds investigations into smart technologies, environmentally friendly chemicals and new materials that could provide unique market opportunities, as well as identifying opportunities for new consumer products production capacity or localisation. 	Funding can be structured utilising a wide range of instruments including: <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	The following sub sectors are key focus areas: <ul style="list-style-type: none"> Oil and Gas. Basic Chemicals. Fertilisers. Plastics in its Primary form. Synthetic Rubber. Speciality Chemicals from various sources.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
5. Chemical Products and Pharmaceuticals SBU	<ul style="list-style-type: none"> The key focus is to establish new manufacturing capabilities in agro-chemicals, build a vibrant competitive local pharmaceuticals and chemical products industry as well as improve the competitiveness of the country's plastic products sector. 	<p>Funding can be structured utilising a wide range of instruments including:</p> <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	<p>The manufacture of the following are key focus areas for the unit:</p> <ul style="list-style-type: none"> Pesticides and other agro-chemical products. Paints, varnishes and similar coatings. Pharmaceuticals, medicinal chemicals and botanical products. Soaps, detergents, perfumes and toilet preparations. Man-made fibres. Plastic products, including plastics recycling. Medical devices.
6. Clothing and Textiles SBU	<ul style="list-style-type: none"> The primary focus is to develop new opportunities, niche industry sub-sectors and improve the sustainability of existing enterprises in traditional textiles. The secondary focus is to recover and sustain capacity of clothing, footwear, yarn and towelling in an attempt to protect this vital job creating sector. 	<p>Funding can be structured utilising a wide range of instruments including:</p> <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	<ul style="list-style-type: none"> The unit pursues opportunities in cashmere, mohair and the cotton value chains with the aim of assisting in the development of a flax industry cluster.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
7. Heavy Manufacturing SBU	<ul style="list-style-type: none"> The goal is to finance projects in the heavy manufacturing sector that have a high developmental impact meaning they have potential to create or preserve jobs, support local opportunities, bring about transformation in the economy and develop emerging entrepreneurs and black industrialists. 	Funding can be structured utilising a wide range of instruments including: <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	Focus is on the following sectors: <ul style="list-style-type: none"> Cement, lime and stone products. Furniture production. Glass production and products. Pulp, paper and paper products. Rubber products. Wood processing and wood products.
8. Industrial Infrastructure SBU	<ul style="list-style-type: none"> Acts as the initiator and enabler of key industrial infrastructure that will support the country's industrialisation drive. Identifies various business units and value chains that are faced with industrial capacity and infrastructure constraints and facilitates infrastructure investments to help them achieve their goals. 	Funding can be structured utilising a wide range of instruments including: <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	The units' focus areas are <ul style="list-style-type: none"> Logistics, Energy, Telecoms Broadband, Health and Water infrastructure.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
9. Light Manufacturing and Tourism SBU	<ul style="list-style-type: none"> Investments in activities that can contribute to the creation of new light manufacturing and tourism capacity, which can contribute to job creation, sustainable niche businesses and localisation. 	<p>Funding can be structured utilising a wide range of instruments including:</p> <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	<p><i>Light Manufacturing:</i> Focus on the following sectors:</p> <ul style="list-style-type: none"> Professional and scientific equipment. Television, radio and communication equipment. Furniture production. <p><i>Tourism:</i> Focus on the following areas:</p> <ul style="list-style-type: none"> High impact tourism ventures. Tourist attractions. Niche product offerings. Hotel developments.
10. Machinery and Capital Equipment SBU	<ul style="list-style-type: none"> To ensure globally and locally competitive downstream manufacturing of machinery and capital equipment. 	<p>Funding can be structured utilising a wide range of instruments including:</p> <ul style="list-style-type: none"> Debt. Equity. Quasi-Equity. Guarantees. Trade finance. Venture Capital. 	<p>Focus is on the following sectors:</p> <ul style="list-style-type: none"> Electricity generation and distribution. Mining, quarrying and construction. Oil, gas and water storage and distribution. Manufacture of lifting and handling equipment.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
11. Media and Motion Pictures SBU	<ul style="list-style-type: none"> To develop a sustainable motion picture value chain in South Africa through funding the production of feature films, television shows, animation and documentaries. To enhance the sustainability of the value chain and unblock bottlenecks in the value chain. 	Funding can be structured utilising a wide range of instruments including: <ul style="list-style-type: none"> Debt/equity. Quasi-equity. Bridging finance. Venture capital. 	<ul style="list-style-type: none"> Focuses on funding motion pictures, digital cinemas in townships, broadcasting for the development of black industrialists, developing the animation hub and animation films. Also invests in the services and infrastructure that support productions.
12. New Industries SBU	<ul style="list-style-type: none"> To identify the most promising new and emerging industry value chains and enabling technologies and to then support and nurture them so that they become globally competitive new industry value chains that facilitate jobs-rich industrialisation and which make a meaningful contribution to South Africa's economic growth. 	<ul style="list-style-type: none"> Pricing of IDC funding, (equity and/or debt), will be on normal commercial terms, with an appropriate discount based on the level of developmental objectives that are achievable. 	Focus is currently on industry value chains including: <ul style="list-style-type: none"> Energy Storage, Fuel Cells, Gas Beneficiation, Renewable Energy Inputs, Medical Devices, Natural Products, Additive Manufacturing and Nano-technology.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
13. Rest of Africa SBU	<ul style="list-style-type: none"> The unit identifies, assesses and facilitates investment opportunities for the IDC in the rest of Africa to support the growth of South Africa's industrial base and economy. It develops regional suppliers for South African industries, thereby building long-term, sustainable supply chains across the continent that generate jobs. 	<ul style="list-style-type: none"> Funding through the relevant sector product offering. 	<p>Key focus areas are</p> <ul style="list-style-type: none"> agriculture, manufacturing, tourism, minerals and mining, petroleum and energy, transport and other related infrastructure.
14. AFD - Green Fund	<ul style="list-style-type: none"> To provide finance to renewable energy and energy efficiency projects of smaller scale and manufacturing of Green products in South Africa. 	<ul style="list-style-type: none"> Normal risk pricing with a cap of Prime + 2.8% or an equivalent fixed rate. Minimum investment period of 3 years. Maximum payback based on energy savings of 8 years. 	<ul style="list-style-type: none"> Renewable Energy (RE): <ul style="list-style-type: none"> Solar and biomass; and Other technologies are considered on a case by case basis. Energy Efficiency (EE)
15. Youth Pipeline Development Programme	<ul style="list-style-type: none"> To improve the readiness of potential applicants and thereby increase their probability for IDC consideration. 	<ul style="list-style-type: none"> Loans (Prime) and grants (50:50); Repayable after IDC's normal debt, subordinated in terms of cash-flow and security. 	<ul style="list-style-type: none"> Youth-owned businesses (irrespective of whether it qualifies for Gro-E Youth or not). Must meet IDC sector and funding limits. Can be start-up or expansion.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
16. Gro-E Youth Scheme	<ul style="list-style-type: none"> Encourage youth entrepreneurship and employment creation, thereby expanding South African production capacity. 	<ul style="list-style-type: none"> Equity, quasi equity and loans. Minimum of R1 million and Maximum of R50 million per transaction. Pricing depends on % ownership by youth. 	<ul style="list-style-type: none"> South Africans and permanent residents up to and inclusive of the age of 35 years at the time of final approval. Youth shareholding should be at least 26%. Youth operational involvement in the business.
17. Manufacturing Competitiveness Enhancement Programme (MCEP)	<ul style="list-style-type: none"> Designed to promote competitiveness in manufacturing while ensuring job retention in the sector. 	<p>Consists of:</p> <ul style="list-style-type: none"> Industrial financing loan facilities (Working Capital Component) managed by the IDC; and Production incentive grants administered by the Department of Trade and Industry. 	<p>South African-registered entities with existing manufacturing operations engaged in:</p> <ul style="list-style-type: none"> Manufacturing Engineering services that support manufacturing; and Conformity assessment services that service the manufacturing sector. <p>Manufacturing sectors that already have the support of the dti e.g. clothing and textile manufacturers will not qualify for MCEP assistance.</p>
17.1 Industrial Financing Loan Facilities	<ul style="list-style-type: none"> To assist manufacturing companies with working capital. 	<ul style="list-style-type: none"> Working capital facility of up to R50million, over a term of up to 4 years, at 4% interest fixed. 	<ul style="list-style-type: none"> Only applicable to manufacturers under Standard Industrial Classification Code 3, but not auto manufacturers qualifying for AIS or clothing and textile manufacturers qualifying for CTCP.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
17.2 Production Incentive	<i>(see item 12.1 under the dti MCEP above)</i>	<i>(see item 12.1 under the dti MCEP above)</i>	<i>(see item 12.1 under the dti MCEP above)</i>
18. Agro-processing Competitiveness Fund	<ul style="list-style-type: none"> To facilitate increased competition, growth and development in the agro-processing and beverage sector. 	<ul style="list-style-type: none"> Equity, quasi equity and loans; Minimum of R250 000 and Maximum of R30 million per transaction; Interest free loans and zero return quasi equity; and Maximum repayment period is 10 years. 	<ul style="list-style-type: none"> Agro processing and beverage sector. Non-dominant players in the market.
19. EIB SME and MIDCAPS Fund	<ul style="list-style-type: none"> To assist SMEs and MIDCAP companies to access loan financing for CAPEX, medium and long term working capital. 	<ul style="list-style-type: none"> Loans. Minimum of R1 million and Maximum of R120 million per transaction. Normal IDC Risk pricing less 0.3%. Aimed at transactions with longer repayment periods (8-12 years). 	<ul style="list-style-type: none"> IDC and EIB mandated sectors. SME and MIDCAP companies. MIDCAP means companies that have up to 3000 employees (full time equivalent).
20. Clothing and Textile Competitiveness Programme (CTCIP) <i>(Managed by the CTCIP desk of the IDC)</i>	<ul style="list-style-type: none"> A programme of the Department of Trade and Industry to stabilise employment and to improve overall competitiveness in the clothing, textiles, footwear, leather and leather goods manufacturing industries. 	Consists of two programmes namely: <ul style="list-style-type: none"> Competitiveness Improvement Programme (CIP). Production Incentive Programme (PIP). 	<ul style="list-style-type: none"> Manufacturers in the South African clothing, textiles, footwear, leather and leather goods sectors. <i>(See also CIP and PIP below)</i>

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
20.1 Competitiveness Improvement Programme (CIP) <i>(For Clusters in the Clothing, Textile, Footwear, Leather and Leather Goods Industries)</i>	<ul style="list-style-type: none"> To create through cluster approach a group of globally competitive companies in the qualifying sectors that would ensure a sustainable business environment able to retain and grow employment levels in South Africa. 	<ul style="list-style-type: none"> A cost-sharing grant incentive for qualifying project cost on cluster projects. The incentive structure depends on the type of cluster. (Clusters are classified as either Ordinary or National). 	<ul style="list-style-type: none"> Preference will be given to cluster level interventions that are based on world class manufacturing principles and which take an holistic approach targeting all four of the intervention elements, namely people, process, product and market development.
20.2 Production Incentive (PIP)	<ul style="list-style-type: none"> To help the industry upgrade its processes, products and people. To move the industry up the value chain to activities that are far more sustainable than competing against “sweatshop” labour practices and pervasive government subsidisation in other developing countries. 	<ul style="list-style-type: none"> Incentive benefit equal to a percentage of a company’s Manufacturing Value Addition. 	Available to the following (collectively referred to as the “the sector”): <ul style="list-style-type: none"> Clothing manufacturers; Textile manufacturers; Cut, Make and Trim (CMT) operators; Footwear manufacturers; Leather goods manufacturers; Leather processors and Design Houses.
21. Clothing, Textiles, Leather & Footwear Competitiveness Scheme	<ul style="list-style-type: none"> To help improve the competitiveness of manufacturers in the sector. 	<ul style="list-style-type: none"> Preferential interest rate scheme. Minimum loan amount of R1million. Maximum loan amount of R40million per project. 	<ul style="list-style-type: none"> Funding for plant and equipment or supporting technology that will result in a substantial improvement in competitiveness.
22. Pro-Forestry Scheme	<ul style="list-style-type: none"> Support new afforestation and transformation projects in the Forestry sector. 	<ul style="list-style-type: none"> Loan/equity/quasi-equity. Loan - prime less 2.7%. Equity - 1.5% Real After Tax Internal Rate of Return (RATIRR). 	<ul style="list-style-type: none"> Forestry Sector Start-ups and existing businesses

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
<p>23. Technology Venture Capital (TVC) <i>(Established by the dti and managed by IDC)</i></p>	<ul style="list-style-type: none"> To provide funding and business support to small companies at early stages of commercialisation (not development) of innovative products, processes and technologies across all sectors which have the potential to make a significant developmental impact on the South African economy. 	<ul style="list-style-type: none"> Equity, quasi equity and loans. Minimum of R1million and maximum of R5million per transaction. 	<ul style="list-style-type: none"> Innovation Local intellectual property

Small Enterprise Finance Agency (SEFA)

<p>1. Cooperatives</p>	<ul style="list-style-type: none"> Sefa's mandate is to foster the establishment, survival and growth of SMMEs and contribute towards poverty alleviation and job creation. 	<ul style="list-style-type: none"> Start-up loans. Business Loans. On-lending loans. <p>Sefa provides institutional strengthening support of</p> <ul style="list-style-type: none"> R500,000 grant for Financial Co-operatives start-ups aimed at subsidising operational costs excluding Furniture; Rental; and Stipends. Mentorship is provided to non-Financial Co-operatives. This is an indirect expenditure as it is paid directly to the Mentor. 	<ul style="list-style-type: none"> Financial Co-operatives. Co-operatives Banks. Non-financial Co-operatives.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. Bridging Loan	<ul style="list-style-type: none"> A short-term loan that is provided to an enterprise to finance working capital needs (i.e. stock and/or operating overheads). 	<ul style="list-style-type: none"> Short-term loan (up to 1year); May be backed by some form of collateral such as sureties, cessions, etc. 	<ul style="list-style-type: none"> Businesses that have secured firm contracts from clients (business to business transactions only).
3. Term Loan	<ul style="list-style-type: none"> To finance assets that have a medium to long term lifespan (e.g. machinery, fixtures and fittings, vehicles, office equipment). Term Loans can also be used for start-ups, expansions and acquisitions of businesses. 	<ul style="list-style-type: none"> Loans that are usually repayable between 1 and 5years. 	<ul style="list-style-type: none"> Legally constituted small businesses.
4. Structured Finance	<ul style="list-style-type: none"> To finance businesses that require funding that fall outside the parameters of term and bridge loan facilities. 	<ul style="list-style-type: none"> Debt facility tailored around the requirements of the project (tailored finance). Loan can be taken over a period of maximum 5years. 	<ul style="list-style-type: none"> Legally constituted small businesses.
5. Wholesale Lending Products	<ul style="list-style-type: none"> Sefa provides facilities to intermediaries, joint venture, partnerships (Specialised Funds) and other collaborative relationships to extend Sefa's reach of making funding available to small businesses across South Africa. 	<ul style="list-style-type: none"> Debt/equity. 	<ul style="list-style-type: none"> The target market is survivalists, micro, small and medium businesses including co-operatives.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
National Empowerment Fund (NEF)			
1. iMbewu Fund	<ul style="list-style-type: none"> To support black entrepreneurs wishing to start new businesses as well support existing black-owned enterprises with expansion capital. 	<ul style="list-style-type: none"> Debt, quasi-equity and equity finance products with the funding threshold ranging from a minimum of R250,000 to a maximum of R10million. Funding is delivered through the following products: <ul style="list-style-type: none"> - Entrepreneurship Finance. - Procurement Finance. - Franchise Finance. 	<ul style="list-style-type: none"> New and early-stage businesses. Black-owned SMEs that have been awarded tenders or contracts by public and private sector entities. Black entrepreneurs who wish to acquire a franchise license.
1.1 Entrepreneurship Finance	<ul style="list-style-type: none"> Aimed at providing start-up and expansion capital to new and early-stage businesses that are owned and managed by black people. 	<ul style="list-style-type: none"> Funding Instruments include term-loans, shares and other structures with ordinary share characteristics. NEF funding is charged at prime linked interest rates. 	<ul style="list-style-type: none"> Minimum black ownership of 50.1% is a requirement.
1.2 Procurement Finance	<ul style="list-style-type: none"> Aimed at assisting black-owned SMEs that have been awarded tenders or contracts by public and private sector entities. The product's main objective is to ensure that qualifying SMEs have the capacity to carry out the contracts. 	<ul style="list-style-type: none"> Funding instruments include term-loans, bridging finance, asset finance, revolving facilities and debt finance. NEF will fund both the acquisition of assets and the working capital requirements of the business. NEF funding is charged at prime linked interest rates. 	<ul style="list-style-type: none"> Businesses with contracts awarded by reputable entities. Minimum black ownership of 50.1% is required.
1.3 Franchise Finance	<ul style="list-style-type: none"> Aimed at assisting black entrepreneurs who wish to acquire a franchise license. 	<ul style="list-style-type: none"> NEF will fund SME; using mainly debt. NEF funding is charged at prime linked interest rates. 	<ul style="list-style-type: none"> NEF prefers to fund well established franchise concepts. Minimum BEE shareholding of 50.1% is a requirement.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. uMnotho Fund	<ul style="list-style-type: none"> This Fund is designed to improve access to BEE capital. 	<ul style="list-style-type: none"> Investment instruments can include a combination of debt, equity and mezzanine finance. Funding is made available through the following five products: <ul style="list-style-type: none"> - Acquisition Finance, - Project Finance. - Expansion Finance. - Capital Markets Fund. - Liquidity and Warehousing. 	<ul style="list-style-type: none"> Black-owned and managed enterprises. Black entrepreneurs who are buying equity shares in established black and white owned enterprises, starting new ventures, expanding existing businesses. BEE businesses that are or wish to be listed on the JSE.
2.1 Acquisition Finance	<ul style="list-style-type: none"> BEE applicants seeking to fund equity purchases of between R2 million and R75 million in existing businesses. 	<ul style="list-style-type: none"> Investment instruments can include a combination of debt, equity and mezzanine finance. Typical investment horizon of 4 to 7 years. Security to include personal guarantee. 	<ul style="list-style-type: none"> Focus on medium to large companies. Minimum BEE ownership of 25.1% post NEF investment.
2.2 New Venture Finance	<ul style="list-style-type: none"> Provides capital of R5million to R25million per project for BEE parties seeking to participate in medium-sized greenfields projects with total funding requests of between R10 million and R200 million. 	<ul style="list-style-type: none"> Investment instruments can include a combination of debt, equity and mezzanine finance in support of BEE. Debt funding raised from the market to match equity funding provided by NEF and other project sponsors. 	<ul style="list-style-type: none"> Medium-sized greenfields projects.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2.3 Expansion Capital	<ul style="list-style-type: none"> • Provide funding of R5million to R75million to entities that are already black-empowered, but seek expansion capital to grow the business. 	<ul style="list-style-type: none"> • Investment instruments can include a combination of debt, equity and mezzanine finance in support of BEE. • Pricing based on instrument, risk matrix, security package, etc. • Typical investment horizon of 4 to 7 years. 	<ul style="list-style-type: none"> • Black owned businesses. • BEE shareholding should be a minimum of 50.1%.
2.4 Capital Markets	<ul style="list-style-type: none"> • This product invests in BEE enterprises, particularly those owned by black women, that seek to list on the JSE or its junior AltX market. • The Umnotho Fund will also help listed BEE companies to raise additional capital for expansion. 	<ul style="list-style-type: none"> • Investment instruments can include a combination of debt, equity and mezzanine finance. • Typical investment horizon of 4 to 7 years. • Security to include personal guarantee. 	<ul style="list-style-type: none"> • BEE enterprises, particularly those owned by black women, that seek to list on the JSE or its junior AltX market.
2.5 Liquidity and Warehousing	<ul style="list-style-type: none"> • Assists BEE shareholders who need to sell a portion or all of their shares (as minority stakes in unlisted firms are hard to sell). • Also acquires and temporarily warehouses these shares before on-selling them to new BEE shareholders. • Refinances BEE shareholdings where existing financing structures are costly and/or inefficient. 	<ul style="list-style-type: none"> • Investment instruments can include a combination of debt, equity and mezzanine finance. • Typical investment horizon of 4 to 7 years. 	<ul style="list-style-type: none"> • Focus on medium to large companies. • BEE shareholders.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
3. Rural & Community Development Fund	<ul style="list-style-type: none"> To promote sustainable change in social and economic relations and supporting the goals of growth and development in the rural economy, through financing of sustainable enterprises. 	<ul style="list-style-type: none"> The fund has three products: <ul style="list-style-type: none"> - Acquisition Finance. - Expansion Capital. - Project Finance. The funding threshold ranges from R1million to R50million. The NEF will invest using debt, equity and quasi-equity instruments. 	Sectors Funded: <ul style="list-style-type: none"> • Agro Processing. • Manufacturing. • Eco-Tourism. • Forestry and Fisheries. • Commercial Property. • Aqua and Marine Culture. • Non - Farm Activities (rural based).
3.1 Acquisition Finance	<ul style="list-style-type: none"> This product was designed to cater for rural entrepreneurs or communities seeking to buy equity in existing rural and community enterprises focusing on small to large ventures where partnerships between NEF, BEE parties or community entity and technical partner is involved. 	<ul style="list-style-type: none"> The NEF will invest using debt, equity and quasi-equity instruments. 	<ul style="list-style-type: none"> Rural entrepreneurs and communities.
3.2 New Venture Capital	<ul style="list-style-type: none"> Assists rural entrepreneurs and co-operatives and communities with equity contribution towards establishment of sustainable new ventures in Agri-sector including forestry, tourism, processing, etc. 	<ul style="list-style-type: none"> Equity contribution. The NEF will invest using debt, equity and quasi-equity instruments. 	<ul style="list-style-type: none"> Rural entrepreneurs and co-operatives and communities. Agri-sector including forestry, tourism, processing, etc.
3.3 Expansion Capital	<ul style="list-style-type: none"> Facilitates involvement and ownership by communities in projects promoting social upliftment of rural and community projects using entities such as co-operatives and private companies. 	<ul style="list-style-type: none"> The NEF will invest using debt, equity and quasi-equity instruments. 	<ul style="list-style-type: none"> Projects promoting social upliftment of rural and community projects.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
4. Strategic Projects Fund	<ul style="list-style-type: none"> To increase the participation of black people in early-stage projects. Seeks competitive opportunity for the South African economy and the inclusion of black participation in opportunities at the outset of projects, as opposed to doing so during equity closure. 	<ul style="list-style-type: none"> Venture Capital Finance aimed at developing South Africa's new and strategic industrial capacity within strategic sectors identified by government as key drivers to economic growth. 	<ul style="list-style-type: none"> Sector focus is informed by the government's strategies on industrial development through the dti's National Industrial Policy Framework, the corresponding Industrial Policy Action Plans [IPAP] as well as the current government economic growth strategy, the New Growth Path.

National Youth Development Agency (NYDA)

1. Grant Programme	<ul style="list-style-type: none"> To provide young entrepreneurs an opportunity to access both the financial and non-financial business development support to establish their survivalist businesses. 	<ul style="list-style-type: none"> Just fewer than 600 South African youth owned enterprises will benefit from the grant programme starting from R1,000 to R100,000. Thousands more youth will access the non-financial business support services. 	<ul style="list-style-type: none"> Focusses on youth entrepreneurs who are just coming into existence and beginning to display signs of future potential but not yet fully developed.
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Land Bank

1. Long Term Loans	<ul style="list-style-type: none"> For agricultural related capital expenditure, permanent working capital and mezzanine type debt tranches. 	<ul style="list-style-type: none"> Term is negotiable - usually between 3 and 25 years with due consideration of both economic and deemed useful life of assets financed or permanent working capital requirement. 	<ul style="list-style-type: none"> Primary agriculture.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. Revolving Loan Facilities	<ul style="list-style-type: none"> Financing of seasonal and cyclical requirements/expenditure during the agricultural, economic or business cycle. 	<ul style="list-style-type: none"> Established customers – loans granted on a three year basis. New clients - the initial term is in line with the business cycle and can be 12 or 18 months for most businesses or 24 months for sugar cane or timber. Instalment sale facilities are granted in line with the average maturity of the underlying financial assets. 	<ul style="list-style-type: none"> Primary agriculture.
3. Long Term Mortgage Loans	<ul style="list-style-type: none"> Fixed instalment loans for capital expenditure. Corporate clients use these loans for the purchase of land, the purchase and installation of machinery and equipment, fixed asset improvements, water project schemes and other agriculture-related capital expenditure. 	<ul style="list-style-type: none"> Term is negotiable usually between 5 and 15 years. Repayment is either in annual or monthly instalments. Instalments can be calculated on an actuarial or "straight-line" basis. 	<ul style="list-style-type: none"> Primary agriculture.
4. Medium Term Loans	<ul style="list-style-type: none"> Generally used for supplementing working capital. 	<ul style="list-style-type: none"> In the form of cash credit accounts. Repayment usually between 3 and 8 years. 	<ul style="list-style-type: none"> Primary agriculture.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
5. Short Term Loans	<ul style="list-style-type: none"> • These loans meet seasonal finance requirements. • Tailored to meet important financing needs in the agricultural cycle including the provision of advances - against crop intakes, production requirements, production credit and other related services that include the handling, manufacturing, packing, processing, storage, transport and/or marketing of agricultural products. 	<ul style="list-style-type: none"> • The term is linked to the season usually for a maximum term of 18 months. 	<ul style="list-style-type: none"> • Primary agriculture.
6. Guarantees	<ul style="list-style-type: none"> • For the purpose of guaranteeing the meeting and fulfilment of corporate clients' obligations in connection with their agriculture related activities. 	<ul style="list-style-type: none"> • Rates for issuing guarantees are highly competitive. • There are no fixed terms and a cancellation clause is negotiable. 	<ul style="list-style-type: none"> • Agriculture-related activities and insurance premium guarantees.
7. Establishment loans	<ul style="list-style-type: none"> • For establishing perennial crops. 	<ul style="list-style-type: none"> • <i>Terms not specified.</i> 	<ul style="list-style-type: none"> • Perennial crops. • Loans typically used for establishing sugar cane plantations, citrus and deciduous fruit orchards, timber plantations and vineyards for table and wine grapes.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
8. Large Livestock	<ul style="list-style-type: none"> To purchase livestock using the latest available animal identification technology. Can also be used to finance high value game and horses. 	<ul style="list-style-type: none"> Medium term loan. The animals bought and the client's existing animals form the most important security - the animals belong to the Bank until the loan has been repaid. 	<p>Aimed at clients who:</p> <ul style="list-style-type: none"> Have an established herd of stud animals; or Are involved in extensive beef production; or Have an established herd of dairy cows; <p>who wish to expand their herds, without offering land for security purposes.</p>
9. Instalment Finance	<ul style="list-style-type: none"> Medium-term loan where the goods that you buy act as the main security for the loan. To enable all farmers, especially those with limited assets to grow their businesses. 	<ul style="list-style-type: none"> Finance package is available for periods between 3 and 10 years. Payments can be made on a monthly, quarterly, six-monthly or annual basis. 	<p>Typical uses for the loan:</p> <ul style="list-style-type: none"> Farming equipment. Implements. Vehicles. Livestock. Certain types of stud livestock <p>An individual farmer or a group or any legal entity may access this type of loan.</p>
10. Special Mortgage Loan	<p>People and groups who:</p> <ul style="list-style-type: none"> Were previously denied their full rights to buy land. Have the potential to become successful farmers. 	<ul style="list-style-type: none"> Currently the special interest rate is set at 10%. This rate is fixed for 24 months with intention of keeping it as low as prevailing market conditions allow. Maximum loan at the special interest rate is R500,000. The loan term is up to 25 years. 	<ul style="list-style-type: none"> Previously disadvantaged persons and first time buyers.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
11. Retail Emerging Markets Business Unit	<ul style="list-style-type: none"> The business unit has been mandated to support black emerging farmers by transitioning them to commercialisation within a stipulated timeframe. 	Support includes: <ul style="list-style-type: none"> Acquiring finance at concessionary rate. Skills transfer through end to end business support. Cash Flow lending approach (repayments structured in line with production cycle). 	<ul style="list-style-type: none"> Black emerging farmers.
11.1 Direct Lending	<ul style="list-style-type: none"> For farmers who directly approach the Bank's Agricultural Finance Centre's. 	<ul style="list-style-type: none"> (see 11. Above) 	<ul style="list-style-type: none"> Black emerging farmers.
11.2 Wholesale Finance Facility	<ul style="list-style-type: none"> A revolving loan facility administered by Intermediaries which is only for primary agricultural purposes. 	<ul style="list-style-type: none"> The Bank will on lend to Intermediaries at concessionary rate (pricing is subject to change at the Bank's discretion). The Intermediary is mandated to on-lend to black emerging farmers at concessionary rate agreed with the Bank. 	<ul style="list-style-type: none"> Intermediaries with a proven track record in lending.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Development Bank of South Africa (DBSA)			
1. DBSA Financing Divisions	<ul style="list-style-type: none"> Lending is focused on infrastructure and commercially viable projects. DBSA also provides credit lines to other development finance institutions with lending periods generally more than five years. Investment products include Equity Funds, BEE financing of equities and private funding. 	Infrastructure funding with <ul style="list-style-type: none"> Loans. Equity investments. Co-funding. Grants. Development outlay. 	<ul style="list-style-type: none"> Available to private and public sector organisations to catalyse private sector investment for infrastructure.
2. DBSA Project Preparation Funding	<ul style="list-style-type: none"> To provide project preparation funds for developing infrastructure projects. Supports the pipeline of DBSA's financing divisions. 	Funding to be used for the following; <ul style="list-style-type: none"> Creating an enabling environment for infrastructure projects to be implemented. Conducting pre-feasibility studies. Conducting bankable feasibility studies. Assistance with costs to reach financial close. 	<ul style="list-style-type: none"> Projects which the DBSA's financing divisions can include in their pipeline. Limited to projects in South Africa, SADC, and select countries in the African continent. Sector focusses: - Energy infrastructure; Water & Sanitation infrastructure; Transport and Logistics infrastructure; ICT Infrastructure.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
3. Infrastructure Investment Programme for South Africa (IIPSA)	<ul style="list-style-type: none"> • To support South Africa's National Development Plan as well as the Regional Infrastructure Development Master Plan of SADC. • Jointly developed by the Government of South Africa and the European Union. • Funded by the European Union for a total value of €100 million. • DBSA is the implementing agent for IIPSA. 	<ul style="list-style-type: none"> • Innovative financing involving the blending of EU grants together with loans from participating Development Finance Institutions (DBSA, KFW, EIB and AFD). • IIPSA is a grant facility with the condition of a loan from one or more of the participating DFIs. 	<ul style="list-style-type: none"> • Limited to South Africa and the SADC region. • SADC projects have to be a trans-border project involving two or more countries in the SADC region or a national project with a demonstrable regional impact on one or more countries in the SADC Region. • Sectors for which the fund is available include: * <i>Energy Infrastructure</i>; * <i>Transport and logistics infrastructure</i>; * <i>Protection of the environment</i>; * <i>ICT infrastructure</i>; * <i>Social Services and infrastructure</i>.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
<p>4. SADC Project Preparation & Development Facility (PPDF)</p>	<ul style="list-style-type: none"> • Born out of article 26A of the Southern African Development Community Treaty. • To address the shortage in project preparation funding for infrastructure projects in the region. • Funds are administered, managed and disbursed by DBSA on behalf of the SADC Secretariat. • Funded by the European Union and KFW Investment Bank. 	<ul style="list-style-type: none"> • A grant facility will be made available for 95% of the required amount. A 5% monetary value of the grant is required from the recipient. • Technical assistance for infrastructure project identification, preparation and feasibility studies with a view to making the projects bankable and attractive to investors. 	<ul style="list-style-type: none"> • Limited to projects within the SADC region. • The projects should span over two or more SADC countries or if located in one country should facilitate and promote regional integration. • Sectors for which the fund is available include: <i>* Transport infrastructure; * Energy generation and transmission. *Information and Communication Technologies. *Water and Sanitation. *Tourism related infrastructure.</i>
<p>5. The Green Fund</p>	<ul style="list-style-type: none"> • To support green initiatives to assist South Africa’s transition to a low carbon, resource efficient and climate resilient development path delivering high impact economic, environmental and social benefits. • The Fund is managed by DBSA on behalf of the Department of Environmental Affairs. 	<p>Financial support may take the form of:</p> <ul style="list-style-type: none"> • Grants (recoverable and non-recoverable). • Loans (concessional rates and terms) • Equity. 	<p>The functional focus areas for the Green Fund include the following:</p> <ul style="list-style-type: none"> • Project development and/or investment in green projects and programmes. • Capacity building. • Research and policy development. <p>The Fund will support initiatives across these three focus areas in a phased approach.</p>

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
6. DBSA & USTDA Infrastructure Cooperation Agreement	<ul style="list-style-type: none"> The cooperation agreement between DBSA and US Trade and Development Agency (USTDA) allows for the acceleration of large scale infrastructure projects across Sub Saharan Africa. 	<p>Project preparation grant/capital funding and other funding mechanisms such as:</p> <ul style="list-style-type: none"> Feasibility studies. Pilot projects. Technical assistance. 	<ul style="list-style-type: none"> Large scale projects across the power, transport and ICT sectors will be prioritised.

Public Investment Corporation (PIC)

1. Isibaya Fund	<ul style="list-style-type: none"> Provides finance for projects which are able to generate good financial returns while also supporting positive, long-term, economic, social and environmental outcomes for South Africa. With the exception of private equity, which is return-focused, the aim of investing in social and economic infrastructure and SMMEs is to obtain a financial return whilst contributing positively to the development of South Africa. 	<ul style="list-style-type: none"> The funds are invested either as debt, equity and mezzanine, or a combination thereof. In respect of SMME, the funding is usually provided in the form of a loan. 	<ul style="list-style-type: none"> Economic infrastructure (e.g. road, energy, water). Social infrastructure (e.g. education, affordable housing, health). Environmental Sustainability (e.g. clean technology, renewable energy). Job Creation. Enterprise Development. BBBEE. Isibaya Fund will directly provide funding to entities and projects which require funding of R20million and upwards.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Technology Innovation Agency (TIA)			
1. Risk Funding Schemes	<ul style="list-style-type: none"> TIA offers three risk funding schemes aimed at directly financing technology development projects with commercial potential. 	<ul style="list-style-type: none"> Funding schemes are differentiated based on a combination of the amount of funding the applicant requires for technology development, the stage of technology development as defined by the technology readiness level. 	<ul style="list-style-type: none"> Innovative technology-based ideas for either new or improved products, processes or services.
1.1 Seed Fund <i>(Implemented by TIA on behalf of the dti)</i>	<ul style="list-style-type: none"> To assist researchers from higher education institutions, SMMEs, science councils, and technology entrepreneurs in bridging financing requirements to translate research outputs into fundable ideas for commercialisation. 	<ul style="list-style-type: none"> R100,000 (minimum amount of funding). R500,000 (maximum amount of funding). 12 month funding period. 	<ul style="list-style-type: none"> Higher education institutions (HEIs) and Science Councils (SCs) Small, medium and micro-sized enterprises and start-up companies.
1.2 TIA: Technology Development Fund <i>(Implemented by TIA on behalf of the dti)</i>	<ul style="list-style-type: none"> To support the development of technologies from proof concept, leading to product prototype and ultimately demonstration thereof in an operating environment. 	<ul style="list-style-type: none"> R500,000 (minimum amount of funding). R50million (maximum amount of funding). One to 10years funding period. 	<ul style="list-style-type: none"> Science Councils, Higher education institutions, small, medium and micro-sized enterprises and Start-up companies.
1.3 Commercialisation Support Fund <i>(Implementing Agency - Technology Innovation Agency (TIA) on behalf of the dti)</i>	<ul style="list-style-type: none"> To prepare innovators for follow-on funding through limited support for market testing and validation. TIA's role is to connect technology innovators to onward business and investment opportunities. 	<ul style="list-style-type: none"> R500,000 (minimum amount of funding). R50million (maximum amount of funding). Three to five years funding period. 	<ul style="list-style-type: none"> Higher education institutions, small, medium and micro-sized enterprises and start-up companies.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. Youth Technology Innovation (YTIP)	<ul style="list-style-type: none"> Created in order to accommodate young innovators who may not necessarily be directly linked to any SCs, HEIs and SMMEs. Designed to assist young innovators to access risk funding, mentorship and business skills support. 	<p>The Programme uses a voucher system with the following six offerings:</p> <ul style="list-style-type: none"> Prototype development at TIA Technology Stations and Technology Platforms; Intellectual Property Protection; SABS Testing and Product Certification; Stipend per person per annum for up to four people, for use towards establishing an enterprise; Business coaching; and Incubation services for two years at an incubator recognized by TIA. 	<ul style="list-style-type: none"> Be a South African or have permanent residency. Be between the ages of 18 to 30. Should not have received funding from TIA before.

National Housing Finance Corporation (NHFC)

1. Projects Division	<ul style="list-style-type: none"> For Social Housing Institutions (SHI), to develop housing projects, which offer the middle-income households earning between R3,000 and R7,500 per month, access to subsidised rental housing. For Property Practitioners to buy and/or refurbish existing buildings; or for Greenfields housing developments for affordable rental or sale purposes. 	<ul style="list-style-type: none"> Project Rental Term Loan. Social Housing Rental. Bridging Finance. <p><i>(see below)</i></p>	<ul style="list-style-type: none"> Social Housing Institutions. Property Practitioners (Developers / Landlords).
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.1 Project Rental Term Loan	<ul style="list-style-type: none"> A Medium to Long Term Loan offered to Private Property Practitioners who provide affordable rental accommodation ideally offering a perpetual rental tenure option. 	<ul style="list-style-type: none"> Applications above R10million. Finance limited to 65 - 70% of the total development costs. Borrower to provide the balance as equity. Up to 15 years. 	<ul style="list-style-type: none"> Private Property Practitioners (Landlords, Developers, etc.)
1.2 Social Housing Rental	<ul style="list-style-type: none"> Long Term Loan for subsidised perpetual rental accommodation. Loan to buy and / or refurbish existing buildings or Greenfield development projects for rental accommodation purposes. 	<ul style="list-style-type: none"> Finance is limited to 25 - 30% of total development costs (no upper/ lower limit). 70 - 85% balance will comprise of Restructuring Capital Grant (RCG) from the Social Housing Regulatory Authority (SHRA) and Institutional Subsidy from the Province, and defined equity from applicants who are not non-profit companies. 15 years up to 20 years term loan. 	<ul style="list-style-type: none"> Social Housing Institutions (non-profit companies). Private Property Practitioners (Landlords, Developers, etc.)
1.3 Bridging Finance	<ul style="list-style-type: none"> Loans to unblock construction of private housing, to broaden scale of impact and to penetrate new markets. Minimum size of the development is 100 units. 	<ul style="list-style-type: none"> Loan preferably of more than R10million. Loan facility will be limited to approximately 30 up to 50% of total borrowings costs as equity. Up to 3 year term period. 	<ul style="list-style-type: none"> Developers.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. Commercial Division	<ul style="list-style-type: none"> Lends to Retail Finance Intermediaries (RFI's) that provide incremental and bonded housing options to end-beneficiaries (home seekers). These entities 'may' in turn extend various unsecured housing finance loan products to the end-beneficiary target market. 	<ul style="list-style-type: none"> Incremental Facility. Homeownership facility. <i>(See below for details)</i> 	<ul style="list-style-type: none"> Retail Finance Intermediaries.
2.1 Incremental Facility	<ul style="list-style-type: none"> Wholesale Structured Loans for Retail Finance Intermediaries to broaden scale of impact and penetrate new markets and/or to on-lend to qualifying low and middle-income households who want to increase house value. 	<ul style="list-style-type: none"> Loan size minimum of R10m. Maximum term of 5 years. Lender to contribute a minimum of 20% capital adequacy of the total facility amount. 	<ul style="list-style-type: none"> Established and accredited Micro-Finance Lenders, Retail Finance Intermediaries (RFI's) and/or Banks.
2.2 Senior and Mezzanine loans	<ul style="list-style-type: none"> To increase the availability of finance for homeownership purposes to income groups of up to R15,000. 	<ul style="list-style-type: none"> Facility amount ranges between R20m and R200m. Repayment period is 20 years and the interest rate is linked to the prime. Intermediary must provide a 20% capital adequacy of the loan amount. 	<ul style="list-style-type: none"> Established and accredited Micro-Finance Lenders / Retail Finance Intermediaries (RFI's) and/or Banks.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
National Urban Reconstruction and Housing Agency (NURCHA)			
1. Subsidy Housing Lending Programme	<ul style="list-style-type: none"> Provides bridging finance loans to contractors building low-cost homes fully financed by a government housing subsidy. This programme has traditionally formed a backbone of NURCHA's business. 	<ul style="list-style-type: none"> Loan. 	<ul style="list-style-type: none"> Contractors (mainly previously disadvantaged South Africans) operating in the subsidy housing segment.
2. Affordable Housing	<ul style="list-style-type: none"> Aimed at helping residential developers produce housing units for needs of the affordable and gap housing category of the market. 	<ul style="list-style-type: none"> Loan. 	<ul style="list-style-type: none"> Private sector developers who provide entry level bonded, densified and GAP housing.
3. Infrastructure and Community Facilities Lending Programme	<ul style="list-style-type: none"> NURCHA has expanded its programme line-up to include funding for the construction of various infrastructure and community facilities projects. The programme covers financing the construction of schools, clinics and community halls. 	<ul style="list-style-type: none"> <i>(Details not provided.)</i> 	<ul style="list-style-type: none"> Infrastructure and community facilities.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
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DEVELOPMENT FINANCIAL INSTITUTIONS - GOVERNMENT (PROVINCIAL)

KWAZULU-NATAL

KZN Growth Fund

<p>1. Project Finance</p>	<ul style="list-style-type: none"> The investment mandate of the Fund is to create sustainable development by financing projects that create job opportunities and promote broad-based black economic empowerment whilst being commercially viable. The ticket size of the Fund’s investment per project starts from R30m for debt and R20m for equity. 	<ul style="list-style-type: none"> Project Finance. Structured Debt. Equity Finance. 	<ul style="list-style-type: none"> The KZN Growth Fund targets projects across many sectors in the province with the exception of residential property and sin industries (tobacco, gambling, etc.)
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Ithala Development Finance Corporation

<p>1. Business Finance</p>	<ul style="list-style-type: none"> Facilitates the development and empowerment of, especially KwaZulu-Natal based small, medium and micro-enterprises (SMMEs) and Co-operatives. Activities are keenly focused on offering financial and supportive services within a diverse range of key product groupings. 	<p>Product groupings include:</p> <ul style="list-style-type: none"> Commercial Asset Finance. Agriculture and Agro-processing Finance. Structured Finance. Commercial Property Finance. Procurement Finance. Micro-Finance. Franchise Finance. 	<ul style="list-style-type: none"> The complete business sector spectrum, inclusive of service industries, manufacturing, trade, retail, tourism and hospitality.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.1 Commercial Asset Finance	<ul style="list-style-type: none"> This fund is geared towards assisting SMMEs and Co-operatives to purchase assets required in order to operate and generate profit. 	Products offered include: <ul style="list-style-type: none"> Instalment Sale Agreement. Marine Finance. Aircraft Finance. Credit Lines. Working Capital Finance Term Loan. Working Capital Finance Revolving Loan. 	<ul style="list-style-type: none"> Small, Medium and Micro Enterprises (SMMEs). Co-operatives.
1.2 Agriculture and Agro-Processing Finance	<ul style="list-style-type: none"> This fund has been developed to support SMMEs and Co-operatives in putting arable land to productive use, the acquisition of livestock, the purchase of equipment and for the provision of working capital. 	Products offered include: <ul style="list-style-type: none"> Land and Building Finance Loan. Equipment Finance. Working capital or Revolving loan. Working Capital or Term Loan. Livestock Finance. 	<ul style="list-style-type: none"> Small, Medium and Micro Enterprises (SMMEs). Co-operatives.
1.3 Structured Finance	<ul style="list-style-type: none"> The purpose of this product is to provide financial assistance to individuals to obtain shares in existing, successful, medium sized private companies based in KwaZulu-Natal or to enable individuals to pursue management buy outs of companies. It is also aimed at transactions that fall out of the scope of normal financing products where finance needs to be tailored via a combination of a debt and equity instruments. 	Products offered include: <ul style="list-style-type: none"> Leverage Finance. Project Finance. Acquisition Finance. Working Capital Finance - Term Loan. Working Capital Finance - Revolving Loan. Risk Finance. Guarantees. 	<ul style="list-style-type: none"> Individuals aiming to obtain shares or effect management buyouts in existing, successful, medium sized private companies based in KwaZulu-Natal.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.4 Commercial Property Finance	<ul style="list-style-type: none"> Financing of fixed property used exclusively by owners and / or tenants for trading purposes or for providing professional or other services for financial gain. This includes office and general commercial accommodation. 	Products offered under this fund include: <ul style="list-style-type: none"> Property Acquisition Finance. Working Capital Finance Term Loan. Working Capital Finance Revolving Loan. Risk Finance. Guarantees. Property Development Finance. 	Available to: <ul style="list-style-type: none"> SMME's. Property holding entities. Developers of properties for rent to SMME's. Developers of properties or infrastructure which will benefit previously disenfranchised communities. Properties to be purchased as an investment property.
1.5 Procurement Finance	<ul style="list-style-type: none"> Financing of businesses that have obtained a contract or order either from the private or public sector, Providing a working capital facility for growing manufacturing concerns by means of discounting invoices. To provide bridging finance and performance guarantees to small contractors in the building and allied trades based on a secured contract. 	Products offered under this fund include: <ul style="list-style-type: none"> Bridging Finance. Working Capital Finance Term Loan. Working Capital Finance Revolving Loan. Order Finance. Guarantees. Invoice Discounting Finance. 	<ul style="list-style-type: none"> Businesses that have obtained a contract or order. Growing manufacturing concerns. Small contractors.
1.6 Micro-Finance	<ul style="list-style-type: none"> Lending activities to clients that require short term liquidity funding up to R250,000. 	Products offered include: <ul style="list-style-type: none"> Term loans. Revolving facility. 	<ul style="list-style-type: none"> Small and micro businesses.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.7 Franchise Finance	<ul style="list-style-type: none"> Financing of a new or the acquisition of existing franchises for SMME's within KZN. 	Products under this fund include: <ul style="list-style-type: none"> Asset Finance. Instalment Sale Agreement (ISA). Working Capital Finance Term Loan. Working Capital Finance Revolving Loan. Risk Capital Finance. Guarantees. 	<ul style="list-style-type: none"> Franchises.

FREE-STATE

Free State Development Corporation

1. Business Finance / Loans	The principal objectives in the FDC's SMME development strategy are: <ul style="list-style-type: none"> Development of sustainable SMME projects that create jobs. Growing a balanced and profitable SMME loan portfolio. Promoting black economic empowerment and increasing economic participation of previously disadvantaged individuals. 	<ul style="list-style-type: none"> <i>See the various Funds below.</i> 	Funding of SMME's and Co-operatives are directed to the following key strategic sectors: <ul style="list-style-type: none"> Manufacturing. Agro-Processing. Mineral Beneficiation. Chemical Beneficiation.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.1 Co-Operatives Development Fund	<ul style="list-style-type: none"> To fund Co-operatives for expansion and sustainability. Acquiring and supplying of any product produced by the Co-operative. The loans will be considered only for income generating assets for the purpose of ensuring that the Co-operatives produce and supply goods and services. 	<ul style="list-style-type: none"> Based on the capital required but not to exceed R500,000 per investment. 60 to 72 months maximum. The interest rate charged will be based on the prevailing prime rate plus 1%. 	<ul style="list-style-type: none"> Co-operatives.
1.2 Informal Sector Fund	<ul style="list-style-type: none"> Alleviating unemployment through micro-enterprise initiatives. Financing of businesses which are at formation stages. To assist the unemployed and preferably people with technical skills to start micro manufacturing businesses. 	<ul style="list-style-type: none"> Loan Size - Based on capital needs, a minimum of R5,000 and not exceeding R50,000 per investment. Loans for stock and equipment. Loan repayment terms - 60 to 72 months maximum. The interest rate charged will be based on the prevailing prime rate plus 1%. 	<ul style="list-style-type: none"> Targeting the informal sector and small start-up businesses.
1.3 Franchise Development Fund	<ul style="list-style-type: none"> To actively promote franchise businesses in the Free State. To promote Broad Based Black Economic Empowerment. 	<ul style="list-style-type: none"> Loan based on the capital needs, but shall not exceed R5,000,000 per investment. Loan Repayment terms - 60 to 72 months maximum. The interest rate charged will be based on the prevailing prime rate plus 1%. 	<ul style="list-style-type: none"> Targeting entrepreneurs from previously disadvantaged groups.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.4 Youth Fund	<ul style="list-style-type: none"> • Alleviating unemployment amongst the youth through business initiatives. • Financing of start-ups, expansions and buy-in/out operations. • Companies, co-operatives and closed corporations owned, managed and operated by the youth. 	<ul style="list-style-type: none"> • Loan Size based on capital needs, a minimum of R50,000 and not exceeding R500,000 per investment. • Loan Repayment terms - 60 to 72 months maximum. • The interest rate charged will be based on the prevailing prime rate plus 1%. 	<ul style="list-style-type: none"> • Owned, managed and operated by the youth.
1.5 General Enterprise Development Fund	<ul style="list-style-type: none"> • Increase participation of previously disadvantaged individuals (PDI) in areas of the economy in which they are underrepresented. • Establishment of a significant manufacturing sector in the Province. • Promote and encourage tourism development in the Province. • Diversification and Technology upgrading of existing manufacturers. • Financing of commercial vehicles (Light and medium trucks) including heavy duty trucks with semi-trailer configuration for transporting goods. • Financing of plant, machinery and equipment including industrial equipment. 	<ul style="list-style-type: none"> • Loan size based on the capital needs, above R50,000 and not exceeding R5,000,000 per investment. • Loan repayment terms - 60 to 72 months maximum. • Loans for property: Maximum 120 months. • The interest rate charged will be based on the prevailing prime rate plus 1%. 	<ul style="list-style-type: none"> • Manufacturing • Agro-processing • ICT and BPS&O • Transport and Logistics • Industrial equipment

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.6 Bridging Finance (Non-Construction Related)	<ul style="list-style-type: none"> To bridge the cash flow needs of SMME's who have to meet specific contracts or orders. 	<ul style="list-style-type: none"> Loan size based on the capital needs. The loan shall be limited to 80% of the contract amount or R1,000,000; (whichever is lesser). Loan Repayment term linked to the project cycle. The interest rate charged will be based on the prevailing prime rate plus 1%. 	<ul style="list-style-type: none"> Finance is targeted to SMME's in the service, manufacturing and retail industries.
1.7 Bridging Finance (Construction Related)	<ul style="list-style-type: none"> To bridge the cash flow needs of SMME's who have to meet specific contracts or orders. Provide finance for contractors who have been awarded construction related tenders by the Government departments and Municipalities. 	<ul style="list-style-type: none"> Loan size based on the capital needs. The revolving credit lines, may not exceed R5,000,000 per project, limited to a threshold of 50% of the contract amount. Loan Repayment Term - Linked to the project cycle. The interest rate charged will be based on the prevailing prime rate plus 1%. 	<ul style="list-style-type: none"> SMMEs in Construction.
1.8 Agriculture Development Fund – Production Loan	<ul style="list-style-type: none"> To provide bridging finance to cover production, harvesting, storage, processing and marketing costs. 	<ul style="list-style-type: none"> Loan size based on the production costs but not to exceed R500,000 per transaction. Loan Repayment Term - In line with the production season but not to exceed 12 months. The interest rate charged will be fixed, based on the prevailing bank prime rate plus 2%. 	<ul style="list-style-type: none"> Primary Agriculture (Crop).

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.9 Agriculture Development Fund – Livestock Loan	<ul style="list-style-type: none"> Finance for purchase of livestock, brood stock and fingerlings, marketing costs and production inputs such as feeds, medicines, etc. 	<ul style="list-style-type: none"> Loan size based on the capital required but not to exceed R100,000 per Investment. Loan repayment term repayments will be acceptable for a period of not more than 36 months. Compound interest to be charged based on the prevailing bank prime rate plus 1%. 	<ul style="list-style-type: none"> Primary Agriculture (Livestock).
2. Agricultural Related Need Industrial Equipment Loan	<ul style="list-style-type: none"> Finance for the purchase of tools, plant and machinery, irrigation and other farming equipment including specialised vehicles. 	<ul style="list-style-type: none"> Loan size based on capital needs costs but not to exceed R500,000 per transaction. Loan repayment term - 60 to 72 months maximum. Compound interest to be charged based on the prevailing bank prime rate plus 1%. 	<ul style="list-style-type: none"> Primary Agriculture.

EASTERN CAPE

Eastern Cape Development Corporation

1. Development Finance	<ul style="list-style-type: none"> To provide financial services for initiatives that bring a meaningful development impact to the Eastern Cape economy. 	<ul style="list-style-type: none"> <i>(see product explanations below)</i> 	<ul style="list-style-type: none"> A business with headquarters in the province, or can prove the major developmental impact will be felt in the province, will be considered for finance.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
1.1 Termcap	<ul style="list-style-type: none"> (See 1. Above) 	<ul style="list-style-type: none"> Value – R500,000 to R20million. Term - 5 to 7 years. Interest - From prime – 2% to Prime +3%. 	<ul style="list-style-type: none"> (See 1. Above)
1.2 Nexus trade	<ul style="list-style-type: none"> (See 1. Above) 	<ul style="list-style-type: none"> Value – R10,000 to R500,000. Term - 1 to 6 months. Interest - 0%. 	<ul style="list-style-type: none"> (See 1. Above)
1.3 Workflow contractor	<ul style="list-style-type: none"> (See 1. Above) 	<ul style="list-style-type: none"> Value – R100,000 to R20million. Term - 3 to 36 months. Interest - From prime -2 to prime +3%. 	<ul style="list-style-type: none"> (See 1. Above)
1.4 Powerplus	<ul style="list-style-type: none"> (See 1. Above) 	<ul style="list-style-type: none"> Value – R20,000 to R500,000. Term - 12 to 36 months. Interest - Linked to the prime interested rate. 	<ul style="list-style-type: none"> (See 1. Above)
2. Risk Capital	<ul style="list-style-type: none"> The unit has helped businesses establish pilot projects that are of a strategic nature, are sustainable and which will serve to generate economic activity. 	<ul style="list-style-type: none"> Consider funding various business-related studies in the form of business plans, feasibility studies and environmental impact assessments. 	Priority sectors include: <ul style="list-style-type: none"> Agriculture. Agro processing. Tourism. Property Development.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
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Eastern Cape Rural Development Agency

1. Rural Finance	<ul style="list-style-type: none"> • ECRDA complements government's efforts to ensure that rural programmes and enterprises have the requisite working and operating capital to bring their ideas to life. 	<ul style="list-style-type: none"> • Loan funding. • A key criterion to loan funding is measured according to the individual enterprise's ability to repay the loans. 	<ul style="list-style-type: none"> • Rural enterprises.
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NORTH WEST

North West Development Corporation

1. Small business finance	<ul style="list-style-type: none"> • To be the heartbeat of trade, investment, sustainable economic and job creation in the North West province. • Offers assistance and advice to small business owners. Also have loan funding available to set qualifying businesses on their path to success. 	<ul style="list-style-type: none"> • Loans. 	<ul style="list-style-type: none"> • Small and medium sized enterprises.
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GAUTENG

Gauteng Enterprise Propeller (GEP)

1. Financial Support Programme	<ul style="list-style-type: none"> • To provide both financial and non-financial support for the benefit of SMME's in Gauteng. 	<ul style="list-style-type: none"> • Customise the right financing solutions to accommodate your particular needs and goals. 	<ul style="list-style-type: none"> • Gauteng SMMEs and Co-operatives.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Gauteng Partnership Fund (GPF)			
1. Rental Housing Fund	<ul style="list-style-type: none"> Developed for rental housing entities that require additional funding into the project. The equity type loan enhances the debt to equity ratio for projects to enable lenders to finance, on favourable terms. 	<ul style="list-style-type: none"> Subordinated debt. GPF investment of up to 20% or 30% of the total project costs. Term - 15 - 20 years depending on project cashflows and company BEE levels. Pricing - Minimum of Johannesburg Interbank Agreed Rate (JIBAR) plus a margin. 	<ul style="list-style-type: none"> Any company or project Special Purpose Vehicle (SPV) with a recognised legal form that provides rental or delayed ownership schemes to households with monthly income less than R15,000.
2. Social Housing Fund	<ul style="list-style-type: none"> Developed for social housing institutions that require an equity injection into projects. The GPF equity enhances the debt to equity ratio for projects to enable lenders to finance, on favourable terms. 	<ul style="list-style-type: none"> Subordinated debt. GPF investment of up to 20% or 30% of the total project costs. Term - 15 - 20 years depending on project cashflows and company BEE levels. Pricing - Minimum of Johannesburg Interbank Agreed Rate (JIBAR) plus a margin. 	<ul style="list-style-type: none"> Any social housing institution or Project Special Purpose Vehicle (SPV) with a recognised legal form that provides rental or delayed ownership schemes to majority of families with household monthly income less than R15,000.
3. Student Accommodation Fund	<ul style="list-style-type: none"> Developed for student housing entities that require additional funding into projects. The equity type loan enhances the debt to equity ratio for projects to enable lenders to finance, on favourable terms. 	<ul style="list-style-type: none"> Subordinated debt. GPF investment of up to 20% or 30% of the total project costs. Term - 15 - 20 years depending on project cashflows and company BEE levels. Pricing - Minimum of Johannesburg Interbank Agreed Rate (JIBAR) plus a margin. 	<ul style="list-style-type: none"> Any company or project Special Purpose Vehicle (SPV) with a recognised legal form that provides affordable student accommodation that is well managed.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
4. Entrepreneur Empowerment Property Fund	<ul style="list-style-type: none"> An incubator programme designed to promote participation of previously disadvantaged owned companies in the affordable rental property market. The programme is limited to prospective participants invited on public tender annually. 	<ul style="list-style-type: none"> Subordinated debt. GPF investment of 40% of the total project costs. Term - Maximum period of 20 years depending on project cashflows. Pricing - Minimum of Johannesburg Interbank Agreed Rate (JIBAR) plus a margin. 	<ul style="list-style-type: none"> A 100% historical disadvantage individual (HDI) owned companies that provide rental or delayed ownership schemes to household with monthly income less than R15,000.
5. Risk Participation Facility	<ul style="list-style-type: none"> Strategic Partnerships with banks. Developed for the established entrepreneurial rental housing sub-sector, offering rental accommodation to the low income target market. This facility is made available via commercial funders to entrepreneurs, allowing for blending of interest rates between Banks and GPF. 	<ul style="list-style-type: none"> Term - ranges between 10 and 15 years depending on project cash flows. Pricing - Prime (blended rate). GPF investment up to 20% of the total project costs. 	<ul style="list-style-type: none"> Any company or project Special Purpose Vehicle (SPV) with a recognised legal form that provides rental or delayed ownership schemes to families with a monthly household income less than R15,000.
6. Development Finance Facility	<ul style="list-style-type: none"> Established for developers in the Affordable Housing Sector, to assist in financing developments for sale of stands and housing units. To provide a favourably priced mix of public and private sector funding to developers for housing projects to the gap market. This facility is made available via commercial funders to developers allowing for blending of interest rates between Banks and GPF. 	<ul style="list-style-type: none"> Term - Maximum 36 months. Pricing - Prime (blended rate). GPF investment up to 20% of the total project costs. 	<ul style="list-style-type: none"> Greenfield developments. Any company or project Special Purpose Vehicle (SPV) with a recognised legal form that provides rental or delayed ownership schemes to families with a monthly household income less than R15,000.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
MPUMALANGA			
Mpumalanga Economic Growth Agency (MEGA)			
1. SMME Loan Products <i>(based on old information – recent information could not be found)</i>	<ul style="list-style-type: none"> To assist with the growth and development of the Small, Medium, and Micro Enterprises (SMME's) and Co-operatives (Co-ops). 	<ul style="list-style-type: none"> Business Purchase. Establishment of business. Business Expansion. Bridging Finance. Purchase of equipment, stock and for working capital. Guarantees. 	<ul style="list-style-type: none"> Previously disadvantaged individuals who have limited access to funding in respect of business enterprise within the Mpumalanga Province.
LIMPOPO			
Risima Housing Finance Corporation			
1. Risima Housing Finance Corporation	<ul style="list-style-type: none"> Created to respond to the need to create access to home loan finance to all residents of Limpopo, irrespective of where they live, in so doing: assist the Limpopo Economic Development Agency to achieve its objective of job creation and empowerment in Limpopo through housing construction, in support of the Provincial Employment, Growth and Development Plan. 	<ul style="list-style-type: none"> Housing Loans. 	<ul style="list-style-type: none"> Residential building constructions. Purchasing of existing residential houses. Purchasing of sites. Extensions and renovations. Switch bonds. Installation of solar water heating systems. Additional loan. Access bond.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
NORTHERN CAPE			
Northern Cape Department of Economic Development and Tourism			
1. Economic Growth and Development Fund	<ul style="list-style-type: none"> <i>The policy of the fund is currently being reviewed.</i> 	<ul style="list-style-type: none"> Grant funding. 	<ul style="list-style-type: none"> <i>The policy of the fund is currently being reviewed.</i>

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
COMMERCIAL BANKS			
Standard Bank			
1. Business Term Loan	<ul style="list-style-type: none"> • To secure funds for a period of up to 10 years. • Can be used to fund the following: <ul style="list-style-type: none"> - Buying fixed assets, for example property or equipment. - Refurbishments and alterations. - Buying a new business. 	<ul style="list-style-type: none"> • Repayable in equal instalments. • Loan for up to 10 years. • Loan period is not fixed but is determined by your monthly repayments. • Minimum loan amount is R50,000 and there is no maximum. 	<ul style="list-style-type: none"> • Business banking customer.
2. Medium Term Loan	<ul style="list-style-type: none"> • A customised term loan product with a fixed maturity period of between one and 10 years. • Can be used to fund the following: <ul style="list-style-type: none"> - Buying fixed assets, for example property or equipment. - Refurbishments and alterations. - Buying a new business. 	<ul style="list-style-type: none"> • Interest is linked to the prime rate. • The amount of the loan, the interest rate and your repayment plan depend on how much collateral you have, and the value of the assets you want to buy. 	<ul style="list-style-type: none"> • Business banking customer.
3. Business Mortgage	<ul style="list-style-type: none"> • To provide funds to buy a converted residential property whereby a portion or the entire property is used for business purposes. 	<ul style="list-style-type: none"> • Can borrow an amount of between R100,000 and R10million. • Repayment period can be up to 20 years. • Can get a loan of up to 80% of the property's assessed value. • Can link it to an AccessBond facility. • Has a Further Advance facility. • Has a Re-advance facility. 	<ul style="list-style-type: none"> • Qualifying businesses and properties.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
4. Commercial Property Finance	<ul style="list-style-type: none"> Financing solutions for both owner-occupied and investor property clients. 	<ul style="list-style-type: none"> The minimum loan amount for owner-occupied properties is R40million. There is no maximum loan amount. There is no minimum loan amount for investor properties. The maximum loan amount is R40million. 	<p>Types of properties include:</p> <ul style="list-style-type: none"> Industrial. Retail. Offices. Factories. Warehouses. Workshops. Doctors' rooms. Hospitals. Showrooms. Hotels. Educational institutions.
5. Debtor Finance	<ul style="list-style-type: none"> To support the working capital needs of growing businesses. 	<ul style="list-style-type: none"> Purchase approved trade debtor invoices with an agreed portion (usually 75%) being paid at the time of purchase and a similar portion paid on all future approved trade debtor invoices. 	<ul style="list-style-type: none"> Qualifying customers.
6. Business Revolving Credit	<ul style="list-style-type: none"> A line of credit that can be used when required. 	<ul style="list-style-type: none"> Amount determined by repayment ability. It can range from a minimum of R10,000 up to a maximum of R4million. 	<ul style="list-style-type: none"> Business banking customer.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
7. Banker's Acceptance	<ul style="list-style-type: none"> • A bill drawn by you on the bank for periods of between 30 and 365 days. • Once accepted, an amount equal to its face value, less finance charges, is immediately paid into your account. • The full amount of the bill is payable to the bank on the maturity date. 	<ul style="list-style-type: none"> • Credit criteria for this type of finance are more stringent than for most other types of loans. 	<ul style="list-style-type: none"> • Only considered for bigger businesses with substantial capital and strong profit records for the past three years.
8. Vehicle and Asset Finance	<ul style="list-style-type: none"> • Vehicle and capital equipment finance for business in South Africa. 	<p>Types of finance include:</p> <ul style="list-style-type: none"> • Access Finance. • Financial Lease. • Fleet Management. • Interim agreement. • Instalment Sale. 	<p>Assets financed include:</p> <ul style="list-style-type: none"> • Aviation. • Construction & Materials Handling. • Technology (Medical, Printing, IT, & Diversified Assets). • Manufacturing. • Transport Industry. • Mining Equipment. • Agriculture Equipment.

First National Bank

1. Business Loan	<ul style="list-style-type: none"> • Capital to inject into a business for growth or expansion purposes, acquire assets or additional business opportunities, or finance other business-related expenditure over the medium term. 	<ul style="list-style-type: none"> • 3 months to 5 years with a minimum loan amount of R2,000. • May not be required to provide security for loans of up to R400,000. • Pay less interest over time. 	<ul style="list-style-type: none"> • FNB Business Account holders.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. Business Bond	<ul style="list-style-type: none"> To unlock equity in residential property for capital to expand or refinance the business. 	<ul style="list-style-type: none"> Terms of between 5 and 10 years. Minimum loan value of R100,000; maximum value of R1,000,000 (subject to affordability). Pay less interest over time. 	<ul style="list-style-type: none"> FNB Business Account holders.
3. Business Flexi Loan	<ul style="list-style-type: none"> Access to capital you have already repaid on the loan. 	<ul style="list-style-type: none"> Redraw funds - Once 15% of the capital amount has been paid. Initial terms - 60 months, and a maximum loan amount of R2,,000,000 Flexible interest rate - Linked to prime - adjusted as the prime lending rate changes. 	<ul style="list-style-type: none"> FNB Business Account holders.
4. ecoEnergy Loan	<ul style="list-style-type: none"> Upgrading premises to make them more energy efficient, reducing your operating costs. 	<ul style="list-style-type: none"> Flexible terms - Between 5 and 10 years. R100,000 maximum value R1,000,000 (subject to affordability). 3-month capital holiday - At the start of the loan (interest must be serviced during this period). 	<ul style="list-style-type: none"> FNB Business Account holders.
5. Leverage Finance	<ul style="list-style-type: none"> Offers a strategic growth opportunity through business acquisition, leveraged-buy-out, management-buy-out and buy-in, BEE transaction, generational transitions and enhanced capacity. 	<ul style="list-style-type: none"> Flexible, competitively priced medium-term debt. Complete financing packages to support business growth. Innovative and flexible deal structuring. 	<ul style="list-style-type: none"> Qualifying deals.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
6. Debtor Finance	<ul style="list-style-type: none"> • A non-disclosed, working capital facility designed to afford cash flow acceleration against the security of your debtor's book. 	<ul style="list-style-type: none"> • Provides funding of between 70% and 80% of your debtor's book. • Administration and collection of debts is done by your company. • Debtors are funded up to 120 days from invoice date. 	<ul style="list-style-type: none"> • Qualifying customers.
7. Selective Invoice Discounting	<ul style="list-style-type: none"> • This is invoice level financing, where either selected invoices or all invoices for selected preapproved debtors are sold to the bank to release funds and improve cash flow. 	<ul style="list-style-type: none"> • Funding of up to 80% of the invoice value. • Flexibility to use the facility as and when required. 	<ul style="list-style-type: none"> • Solvent Balance Sheet. • Good quality debtor(s).
8. Collateralised Trade Finance	<ul style="list-style-type: none"> • Meets your needs outside of normal banking credit lines - focuses on underlying transaction flows rather than your balance sheet strength. • Sophisticated trade solutions and risk-hedging instruments. • Involves financing of commodities, goods and products being exported, imported, bought or sold. 	<p>Various finance options</p> <ul style="list-style-type: none"> • Letters of credit. • Guarantees. • Collateralised managed stock financing. • Escrow accounts. • The financing of inventory, receivables and materials in transit. • Government export incentive schemes. • Foreign currency denominated trade finance for importers and exporters. • Issuance of trade instruments against cash cover. • Logistics and equipment import finance. 	<ul style="list-style-type: none"> • Qualifying customers and transactions.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
9. Asset and Vehicle Finance	<ul style="list-style-type: none"> WesBank is able to structure specialised finance solutions or the assets that will help to grow. 	<p>Products & services include:</p> <ul style="list-style-type: none"> Instalment sale, leasing + rental. Full maintenance leasing. Off-balance-sheet financing. Structured payment methods to match cash flow needs. Fixed and variable interest rate options. Credit lines to accommodate future capital expenditure requirements. Importation finance. Comprehensive insurance. Fleet fuel, oil and toll cards. 	<ul style="list-style-type: none"> Vehicle fleets. Agricultural Equipment. Manufacturing equipment. Plant and equipment. Commercial vehicles. Aircraft.
10. Commercial Property Finance	<ul style="list-style-type: none"> Assists your business find the perfect property finance solution to suit your needs, from growing your property portfolio to refinancing your business premises. 	<ul style="list-style-type: none"> Loan with loan terms of up to 10 years. Flexible and efficient business financing processes and tailor-made deal structures. 	<ul style="list-style-type: none"> Property Investor. Property developer. Owner occupied premises. Property investor / developer embarking on an expansion strategy into Africa.
11. Securities Based Lending	<ul style="list-style-type: none"> Offering by FNB Private Clients. The ideal vehicle for getting quick access to funds - without having to liquidate securities - which means your investment portfolio can continue to move with the markets and grow. 	<ul style="list-style-type: none"> 3 year facility. Interest only payable and structured to coincide with dividend payments. Prime rate. Capital payment at maturity or restructure facility. Loan-to-value is dependent on the liquidity, diversification and volatility of the shares in your portfolio. 	<ul style="list-style-type: none"> FNB Private Clients.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
12. FNB Private Equity	<ul style="list-style-type: none"> In partnership with RMB Corvest - an on balance sheet provider of private equity for mid-sized management buy-outs, leveraged buyouts, development capital and funded BEE solutions. 	<ul style="list-style-type: none"> Investments in various equity securities to improve your company through management changes, streamlining operations or expansion. On balance sheet provider of Private Equity, hence we do not have exit timing pressures. 	<ul style="list-style-type: none"> Qualifying Transactions.

ABSA

Start-Up Finance

1. Enterprise Development Fund	<ul style="list-style-type: none"> Enterprise Development fund finances SMMEs in the value chains of corporate or government entities. 	<ul style="list-style-type: none"> Working capital and expansion finance needs. Affordability must be demonstrated by the cashflows arising from the SMME's relationship with the corporate or government entity. An Absa Business Banking product suite can also be tailored for the SMME. 	<ul style="list-style-type: none"> SMME selected by a corporate or government entity to participate in an Enterprise Development Programme.
2. Development Credit Fund	<ul style="list-style-type: none"> To finance businesses that do not qualify for a business loan because of lack of sufficient security. 	<ul style="list-style-type: none"> Finance subject to your business ability to repay the loan. 70% of the loan is paid to suppliers. Interest rate is linked to the prime lending rate and is structured according to the lending risk. 	<ul style="list-style-type: none"> Small or Medium Enterprise (SME) as defined by the Department of Trade and Industry (DTI) - includes new start-ups, existing businesses, franchises and businesses switching from other banks, subject to Absa Credit approval.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
3. Women Empowerment Fund	<ul style="list-style-type: none"> To finance business women with the skills and expertise to make a success of their business that do not qualify for a business loan because of lack of sufficient security. 	<ul style="list-style-type: none"> Loan of between R50,000 and R3million with a maximum loan term of five years. 70% of the loan will be paid to your suppliers. Interest rate will be linked to the prime lending rate and will be structured according to the lending risk. 	<ul style="list-style-type: none"> South African woman permanently residing in South Africa. SME as defined by the Department of Trade and Industry (DTI) – includes new start-ups, existing businesses, franchises and businesses switching from other banks, subject to Absa Credit approval.
4. SME Fund	<ul style="list-style-type: none"> To provide funding to SMEs that have been awarded a government contract or tender. 	<ul style="list-style-type: none"> Loan of between R5,000 and R3million with a maximum loan term of five years. 	<ul style="list-style-type: none"> Previously disadvantaged individual and your business is 100% black owned. SME as defined by the Department of Trade and Industry (DTI) - includes new start-ups and existing businesses; subject to Absa Credit approval.
Short Term and Working Capital Finance			
5. Business Overdraft	<ul style="list-style-type: none"> To provide for short-term cash flow requirements. Allows you to overdraw your cheque account up to an approved limit. 	<ul style="list-style-type: none"> Granted for a fixed period of time and the total amount outstanding must be repaid at the end of that period. Overdraft limit is reviewed every year. Negotiable interest rate. 	<ul style="list-style-type: none"> ABSA Small Business Cheque Account holders.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
6. Business Revolving Loan	<ul style="list-style-type: none"> Indefinite access to an agreed amount. Once you've paid back 15% of the original loan amount, the repaid amount becomes available again. Can be used to manage cash flow, seasonality or your projects. Can use it for working capital, bridging finance or to pay for stock in trade. 	<ul style="list-style-type: none"> Minimum loan amount is R25,000 and there is no upper limit. A minimum monthly repayment of 1/40th of the money borrowed is required. 	<ul style="list-style-type: none"> Small Business.
7. Invoice Discounting	<ul style="list-style-type: none"> Access to working capital and cash flow by discounting your debtors against the security of your debtors' book. 	<ul style="list-style-type: none"> Advance up to 80% of the fundable debt. Balance of the purchase price of the debt is paid over once account is settled. Interest rate on the funds used linked to the prime lending rate. Monthly management fee to cover administration costs. 	<ul style="list-style-type: none"> Available to businesses that sell goods or provide services to other businesses on credit terms. Not available to businesses that sell to the public.
8. Technology Finance	<ul style="list-style-type: none"> Technology finance solutions that cover a range of assets in the technology field, including office automation, printing, security, cash management and renewable energy technology. 	<ul style="list-style-type: none"> Rental finance. Supplier discounting. 	<p>The following categories of assets:</p> <ul style="list-style-type: none"> Office automation. Information Technology. Cash management technology. Printing solutions technology. Security technology. Medical technology. Software. Renewable Energy technology. Telecommunication technology.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Long Term Finance			
9. Business Term Loan	<ul style="list-style-type: none"> • A medium to long-term financial instrument that lets you borrow money and pay it back at a fixed rate, over the medium to long term. 	<ul style="list-style-type: none"> • The term of your loan is matched to the type of asset you are funding, with a minimum term of 3 months and a maximum of 120 months 	<ul style="list-style-type: none"> • Commercial banking.
10. Mortgage-Backed Business Loan	<ul style="list-style-type: none"> • If your commercial property is owner-occupied, you can use it as security for a business loan. • Your commercial property is considered owner-occupied if it is registered in your trading company's name or in the name of another related company that guarantees the debt. 	<ul style="list-style-type: none"> • The maximum loan amount will be limited to the value of the property and the ability of your business to service the loan. • A maximum repayment term of 10 years. 	<ul style="list-style-type: none"> • Owner-occupied commercial property.
11. Agribusiness Mortgage Loan	<ul style="list-style-type: none"> • Finance the acquisition of land for agricultural or ecotourism use. • Finance to buy, improve or refinance agricultural property. 	<ul style="list-style-type: none"> • Loan amount based on the loan-to-value or purchase price, whichever is lower. • The usual term is 10 years, but can be up to a maximum of 15 years. 	<ul style="list-style-type: none"> • Agricultural property.
12. Commercial Asset Finance	<ul style="list-style-type: none"> • Instalment and lease finance for buying commercial assets. • This is usually for financing movable equipment such as cars and trucks. • The asset being bought is used as collateral. 	<ul style="list-style-type: none"> • Instalment sale agreements. • Lease and rental products. • Sale and lease back agreements. • Term loans. • Aviation finance. • Marine finance. 	<ul style="list-style-type: none"> • Commercial assets.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
13. Debt Finance	<ul style="list-style-type: none"> Specialising in the funding of company acquisitions and mergers, Black Economic Empowerment transactions and management buyouts – or combinations thereof – Absa’s dedicated team will support you at every stage of the major watershed deals in your company’s evolution. 	<ul style="list-style-type: none"> Structured and leveraged finance to companies. Finance for acquisitions. 	<ul style="list-style-type: none"> Commercial finance.

Nedbank

Loans

1. Business Growth Loan	<ul style="list-style-type: none"> To make your growth and expansion plans for small business owners a reality. 	<ul style="list-style-type: none"> A structured loan with a term of up of 10 years, guaranteed by an acceptable form of security. Competitive interests rates on repayments. 	<ul style="list-style-type: none"> Small-business owners.
2. Overdrafts and Short Terms Loans	<ul style="list-style-type: none"> For the funding of working capital. A working capital finance solution that allows you to pay creditors while waiting for incoming funds from debtors or stock. 	<ul style="list-style-type: none"> Flexibility to borrow or repay as and when your cashflow allows. Competitive, risk-based pricing. 	<ul style="list-style-type: none"> Business current account holders.
3. Debtor Management	<ul style="list-style-type: none"> Release the latent cashflow in your outstanding debtors book. Nedbank Debtor Management will purchase and advance up to 80% of your debtors book to help improve your cashflow. 	<ul style="list-style-type: none"> Invoice discounting. Factoring. Single-invoice discounting. Export factoring. 	<ul style="list-style-type: none"> South African businesses.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Structured Solutions			
4. Structured finance solutions	<ul style="list-style-type: none"> Structured finance solutions for mergers and acquisitions, buyouts, buy-ins, empowerment finance and capital expansion programmes. 	<p>Typically include one or a combination of the following:</p> <ul style="list-style-type: none"> Senior and mezzanine debt. Term debt facilities including capital expenditure facilities and expansion finance. Working capital facilities. Preference share funding. 	<ul style="list-style-type: none"> Start-up with a guaranteed off-take agreement. Settled business with an experienced management team, an attractive market sector, positive cashflow and a turnover of between R7,5m and R700m.
5. Private Equity	<ul style="list-style-type: none"> One of southern Africa's prominent private equity investors that has, over an extended period, successfully invested in a wide range of sectors and companies. 	<p>Investment transactions include:</p> <ul style="list-style-type: none"> Management buyouts and buy-ins. Expansion and acquisition capital. Replacement capital. Introduction and funding of BEE investors. Delistings. 	<ul style="list-style-type: none"> Typically invest upwards of R40million in individual transactions, targeting unlisted companies with a track record of profitability and positive growth prospects.
6. Export Credit Finance	<ul style="list-style-type: none"> By combining structuring with risk mitigation, Nedbank's Export Credit Finance team is able to provide cost-effective financing solutions for projects throughout Africa and the rest of the world. 	<p>For suppliers:</p> <ul style="list-style-type: none"> Delivering a competitive bid. Managing payment, currency and political risks. <p>For buyers</p> <ul style="list-style-type: none"> Hard currency and competitive finance. Appropriate repayment terms. Diverse sources of local and international funding. Increased borrowing limits. 	<ul style="list-style-type: none"> Buyers and suppliers of capital equipment. Project-related capital expenditure.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
7. Global Commodity Finance	<ul style="list-style-type: none"> • Skilled and experienced team with an ability to design and implement innovative financial structures. 	Funding solutions include: <ul style="list-style-type: none"> • Pre-export finance. • Borrowing-base financing. • Collaterally managed facilities. • Revolving credit facilities. • Payment undertakings. • Purchase letters of credit. • Confirmation and discounting of letters of credit. • Customised solutions based on the specifics of a transaction. 	Emphasis on: <ul style="list-style-type: none"> • The import of crude oil, metals and minerals from developing countries. • The export of food, agricultural commodities and refined fuels to developing countries.
8. Preference Share Investments	<ul style="list-style-type: none"> • The funding of equity acquisitions and other dividend yielding investments through innovative and customized solutions. 	<ul style="list-style-type: none"> • Appropriately guaranteed preference shares. 	<ul style="list-style-type: none"> • Corporates, institutions and qualifying individuals.
Corporate and Other Finance Solutions			
9. Property Finance	<ul style="list-style-type: none"> • Financing commercial, industrial, retail and residential development property. • Offering loan funding to developers, owners, occupiers and investors. 	<ul style="list-style-type: none"> • Financial solutions include access to undrawn funds, interest-only periods, fixed and floating interest rates, flexible repayments and residual value transactions. 	<ul style="list-style-type: none"> • Development Finance. • Equity participation. • Listed sector solutions. • Investment solutions. • Affordable housing finance. • Residential development finance.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
10. Vehicle and Asset Finance	<ul style="list-style-type: none"> Tailor-made options to finance your asset purchases. 	Various finance options including: <ul style="list-style-type: none"> Instalment Sale. Financial Lease. Full Maintenance Leasing. Operating Rental. Managed Maintenance. NedFleet. 	<ul style="list-style-type: none"> South African businesses.
11. Aircraft Finance	<ul style="list-style-type: none"> Our team of aircraft finance professionals offers advanced expertise and customised solutions, with a focus on Africa and the Middle East. 	<ul style="list-style-type: none"> Pricing and structuring is tailor-made for each client, taking into account the risk profile and specific aircraft being financed. Transactions above USD15 million are considered. 	Africa and the Middle East <ul style="list-style-type: none"> Commercial jets for international airlines. Major aircraft lessors. Regional airlines. Business jets.
12. Asset Based Finance	<ul style="list-style-type: none"> Wide range of asset finance solutions. Whether you need finance for a corporate car fleet, commercial trucks, yellow metal or aviation, we can design finance packages that meet the unique needs of your business and its cashflow. 	<ul style="list-style-type: none"> Asset based finance solutions. Fleet management solutions. 	<ul style="list-style-type: none"> Fleet vehicles. Commercial vehicles. Manufacturing equipment. Agricultural equipment. IT hardware. Earth-moving / construction equipment. Materials-handling equipment. Aviation. Medical. Mining.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
13. Carbon Finance	<ul style="list-style-type: none"> Strategies to mitigate risks and maximise returns through implementation of innovative carbon finance opportunities. Reduce energy consumption, prepare for future carbon tax regulation and expenses, find new revenue streams and prepare for the future of carbon governance. 	Assist in five key areas: <ul style="list-style-type: none"> Sustainability. Carbon advisory and foot printing services. Identification and development of carbon projects. Identification and development of energy efficiency and renewable-energy projects. Carbon trading. 	<ul style="list-style-type: none"> Corporate clients.
14. Corporate Lending and Advances	<ul style="list-style-type: none"> Nedbank Corporate and Investment Banking has the expertise to structure and execute a range of innovative medium- and long-term debt solutions tailored to meet your business's general funding needs. 	<ul style="list-style-type: none"> Funding is tailored to meet your business' medium to long term working capital, capital expenditure and acquisition needs. 	<ul style="list-style-type: none"> Corporate clients.
15. Debt Capital Markets Origination	<ul style="list-style-type: none"> Focuses on facilitating the origination and distribution of capital via the debt capital markets. 	<ul style="list-style-type: none"> End-to-end debt capital markets funding solution from structuring, execution through to syndication and distribution, enhanced with underwriting support as required. 	<ul style="list-style-type: none"> Corporate Clients.
16. Infrastructure, Energy and Telecomms	<ul style="list-style-type: none"> Financing of large infrastructure, energy-related and telecommunications projects across the African continent. 	Responsible for initiating, executing and managing transactions that include: <ul style="list-style-type: none"> Limited-recourse finance. Acquisition finance. Public-private partnerships. Project finance deals. 	<ul style="list-style-type: none"> Large infrastructure, energy-related and telecommunications projects.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
17. Leveraged Finance	<ul style="list-style-type: none"> If you want a successful acquisition and leveraged-finance deal. 	Arranging, underwriting, structuring, funding and syndicating transactions including: <ul style="list-style-type: none"> Acquisitions. Leveraged buyouts. Preference-share financing. Mezzanine financing. BEE transactions. Management buyouts. Capital expenditure programmes. 	<ul style="list-style-type: none"> Corporate Clients.
18. Mining Finance	<ul style="list-style-type: none"> Experience and commitment to innovation in resources and mining finance. From acquisition finance through to project finance - design unique, unconstrained funding solutions suited to clients' specific requirements. 	Funding solutions typically include: <ul style="list-style-type: none"> Project finance. Acquisition finance. Structured debt. Export credit finance. Commodity hedging. 	<ul style="list-style-type: none"> Mining Industry.
19. Oil and Gas Finance	<ul style="list-style-type: none"> Provides funding to independent and emerging oil and gas companies operating in Africa and Europe. 	Financing solutions include <ul style="list-style-type: none"> Reserve-based lending. Pre-export finance. Development finance. Gas project finance. Revolving credit facilities. 	<ul style="list-style-type: none"> Oil and Gas companies.
20. Public Sector	<ul style="list-style-type: none"> Financial solutions that support public sector mandates of service delivery and sustainable socioeconomic development at all levels of government. 	<ul style="list-style-type: none"> Innovative, state-of-the-art transactional, funding and investment solutions that take each public sector client's unique position into account. 	<ul style="list-style-type: none"> Public sector.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Investec Bank			
1. Aviation Finance	<ul style="list-style-type: none"> Advising, arranging and participating in aircraft financing with transactions typically starting at \$10million. 	Finance products: <ul style="list-style-type: none"> Corporate jet finance. Operating leases. Cross-border and tax based leasing. Debt arranging including export credit finance and commercial debt. PDP finance. Senior loans. Mezzanine debt/asset finance. Airline advisory services. 	<ul style="list-style-type: none"> Aviation industry.
2. Corporate Lending	<ul style="list-style-type: none"> Debt advisory and funding solutions for South African companies in selected African countries. 	Corporate lending solutions include: <ul style="list-style-type: none"> Acquisition finance. Black Economic Empowerment funding. Capital Expenditure. Debt Capital Market solutions. Debt restructuring. Export Credit Agency funding. Leveraged cash flow lending. Leveraged recapitalisations. Management buy-outs and buy-ins. Preference share funding. Working capital facilities. 	<ul style="list-style-type: none"> South African companies and selected African countries.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
3. Asset Finance	<ul style="list-style-type: none"> • Financing for cars, property and lifestyle assets, including finance to expand professional practice or grow investment portfolio. • Help you acquire the assets you need to boost your business and personal life. 	<ul style="list-style-type: none"> • Asset Finance. • Motor Vehicle Finance. • Professional Practice and Equipment Finance. • Specialised Finance for Investment purposes. 	<ul style="list-style-type: none"> • Personal and business finance.
4. Growth and Acquisition Finance	<ul style="list-style-type: none"> • Financing to help grow your business - whether you're acquiring another company, meeting BEE commitments, pursuing a management buyout or buy-in, or a leveraged buyout. 	<ul style="list-style-type: none"> • Acquisition finance. • Leverages buyouts. • MBOs and MBIs. • Black economic empowerment transactions. 	<ul style="list-style-type: none"> • Privately owned business with sustainable net profit of R5million a year after tax and a solid performance track record.
5. Property Finance	<ul style="list-style-type: none"> • Property finance for investing in commercial and residential property, including building or buying a home. 	Finance solution offers: <ul style="list-style-type: none"> • Access to surplus funds. • Flexible payment plans. • Fixed interest rate (including the ability to link to Prime). 	<ul style="list-style-type: none"> • Property investors. • Finance for existing buildings, developments or refurbishments.
6. Medical Practice Finance	<ul style="list-style-type: none"> • Whether you are setting up a new practice, expanding your existing practice or buying into one, we have a financing solution, including building, property and equipment finance. 	<ul style="list-style-type: none"> • Flexible repayment options such as no repayments for the first 3 months and thereafter up to a 60 month term loan. 	<ul style="list-style-type: none"> • Medical profession.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
7. Specialised Finance	<ul style="list-style-type: none"> Debt advisory and funding solutions for South African corporates, companies in select African countries, parastatals and municipalities. 	<ul style="list-style-type: none"> Leveraged cash flow lending. Leveraged buy-outs. Management buy-outs and buy-ins. Acquisition finance. Debt restructuring. Black Economic Empowerment funding. Leveraged recapitalisations. Working capital facilities. Securitisation solutions. Term balance sheet lending. Share based lending. Property finance. 	<ul style="list-style-type: none"> Corporates and companies with an enterprise value of between R125m and R1bn. Corporates, parastatals and municipalities with an enterprise value above R1bn.

Sasfin Bank

1. Trade Finance	<p>To manage an-end-to-end solution for imports including:</p> <ul style="list-style-type: none"> Managing supplier relationships. Financing of goods through: <ul style="list-style-type: none"> booking forward exchange cover, collecting and delivering your goods through Sasfin Premier Logistics. 	<ul style="list-style-type: none"> Credit terms of up to 180 days to support payment of goods; forwarding and clearing; transportation, insurance costs and customs; VAT and duties payments. Access foreign exchange markets for imports and exports. 	<ul style="list-style-type: none"> Companies involved in foreign trade.
2. Debtor Finance	<ul style="list-style-type: none"> Allows you to access the cash tied up in your debtors' book. 	<ul style="list-style-type: none"> Cash advance of up to 80% of the value of debtors. Able to discount export debtors in foreign currency provided that the debtor is insured. 	<ul style="list-style-type: none"> Businesses selling goods on credit terms.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
3. Equipment Finance	<ul style="list-style-type: none"> Funding for the purchase of a variety of equipment. 	<ul style="list-style-type: none"> Instalment sales. Lease facilities. Rental finance. 	<ul style="list-style-type: none"> Companies in need of buying equipment.
4. Specialised Equipment Finance	<ul style="list-style-type: none"> To fund the purchase of plant and capital equipment. 	<ul style="list-style-type: none"> Finances capital equipment over 24 to 60 months by instalment sale, financial and operating leases. 	<ul style="list-style-type: none"> Manufacturers who require plant or capital equipment. Areas like plastics, engineering, printing, construction and mining.
5. Rental Finance	<ul style="list-style-type: none"> Specifically funds office automation including computers, PABXs, audio-visual equipment, photocopiers, printers, faxes and other assets. 	<ul style="list-style-type: none"> Rental based finance. Finance a wide range of equipment over a period of 36 to 60 months. 	<ul style="list-style-type: none"> Companies who prefer to rent the equipment than own it.
6. Eco Finance	<ul style="list-style-type: none"> Providing the finance for alternative energy solutions, equipment upgrades, energy optimisation/efficiency control systems, and even the monitoring and measurement of installed systems. 	<ul style="list-style-type: none"> Comprehensive solution extends from finance for energy optimisation products to assistance with claiming applicable rebates and incentives – and everything in between. 	<ul style="list-style-type: none"> Clients who want to invest in green capital projects.
7. Private Equity	<ul style="list-style-type: none"> Injection of equity capital can help entrepreneurs unlock the inherent value of their companies, and gain access to some of the wealth they have created. 	<ul style="list-style-type: none"> Minority equity investments. On balance sheet fund - investment size capital deployed per deal ranges from R10m to R40m. Off balance sheet fund through Sasfin's partner, Trinitas which will look at larger transactions. 	<ul style="list-style-type: none"> High growth entrepreneurial and medium sized companies. Management teams who have or can build the business further.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
8. Property Equity	<ul style="list-style-type: none"> Sasfin Capital's Property Equity vision is to become the equity partner of choice to the commercial property sector. 	<p>A range of solutions to clients across the property spectrum comprising</p> <ul style="list-style-type: none"> debt raising, deal structuring, risk assessment and the ultimate exit of an investment. 	<ul style="list-style-type: none"> Retail. Industrial. Office. Residential developments and rental schemes. Student accommodation. Specialised properties e.g. healthcare sector.
Bidvest Bank			
1. Business Loans & Advances	<ul style="list-style-type: none"> Finance the everyday operations of your business with a working capital loan, or raise funds to inject capital into your business for medium to long term growth. 	<ul style="list-style-type: none"> Asset-based finance. Working capital loans. General banking facilities. 	<ul style="list-style-type: none"> South African business.
2. Vehicle and Asset Finance	<ul style="list-style-type: none"> Cost-effective solutions and service excellence for your vehicle and asset finance needs. 	<ul style="list-style-type: none"> Full range of finance, leasing and maintenance products. 	<ul style="list-style-type: none"> Finance your passenger or commercial vehicles, material handling equipment, printing presses, computers or any other type of assets.
3. Commercial Property Finance	<ul style="list-style-type: none"> Provide asset-based funding at highly competitive rates to investors, owner-occupiers, those looking to buy their business premises, and those in the property development industry. 	<ul style="list-style-type: none"> Loan funding at competitive rates, regardless of the structure, term or size of the commercial property transaction. 	<ul style="list-style-type: none"> Commercial property investors and owner-occupiers.
4. Medical Equipment Finance	<ul style="list-style-type: none"> Procure the medical equipment you need to equip your practice without committing to large amounts of upfront capital. 	<ul style="list-style-type: none"> Loan financing. 	<ul style="list-style-type: none"> Healthcare industry.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
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Commercial Funding Organisations

Business Partners

Business Finance

<p>1. General Finance Solutions</p>	<ul style="list-style-type: none"> The core of the company’s focus is on providing finance for formal small and medium enterprises. 	<ul style="list-style-type: none"> Deals are structured using <ul style="list-style-type: none"> - equity, - shareholders’ loan accounts, - revenue sharing, - term loans or - any combination of these. Financing applications up to R50million. Applications for financing below R500,000 are usually not considered. 	<ul style="list-style-type: none"> Formal small and medium businesses whose gross assets are under R100million, where annual turnover does not exceed R200million and/or employees are less than 500 in number.
<p>2. Brands and Franchise Funds</p>	<ul style="list-style-type: none"> Afford more opportunities to existing and aspiring entrepreneurs to own and expand their own franchises through finance and mentorship. 	<ul style="list-style-type: none"> Financing Period: 5 – 10 years. Minimum and Maximum: R500k – R25million. Pricing: Based on overall risk assessment. 	<ul style="list-style-type: none"> All formal franchised business systems, whether registered with FASA or not, as well as informal franchised arrangements such as service stations, etc. Include both franchisees and franchisors who qualify as SMEs.
<p>3. Education Fund</p>	<ul style="list-style-type: none"> The objective of this fund is to provide finance and mentorship to for profit enterprises which carries on the business of knowledge and skill transfer across all industries. 	<ul style="list-style-type: none"> Financing Period: 5 – 10 years. Minimum and Maximum: R500k – R25million. Pricing: Based on overall risk assessment. 	<ul style="list-style-type: none"> Any formal small or medium enterprise carrying on the business of the promotion of learning and/or other educational related services.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
<p>4. Green Fund</p>	<p>The core objectives will be to finance and support SMEs that:</p> <ul style="list-style-type: none"> • Support renewable energy technologies in South Africa. • Reduce energy consumption and lower carbon emissions by improving energy efficiency. • Promote energy savings that ensure long-term competitiveness. • Contribute to job creation in the 'green economy'. 	<ul style="list-style-type: none"> • Financing Period: No defined investment period (average financing period is between 3 to 7 years.) • There should be clear indications of a proposed exit strategy within a reasonable timeframe. • Minimum and Maximum: The Fund considers first round funding up to a maximum of R10million with a focus on deals between R500,000 to R3million. 	<ul style="list-style-type: none"> • Businesses which actively develop, manufacture and provide goods and services aimed at 'saving the planet'.
<p>5. Manufacturing Fund</p>	<ul style="list-style-type: none"> • To deliver finance in a commercially sustainable manner, to Small and medium-sized enterprises (SMEs) in the manufacturing sector. 	<ul style="list-style-type: none"> • Financing Period: 5 years • Minimum and Maximum: R500k – R25million per investment • Pricing: Quasi-equity and debt Instruments Self-liquidating, Partially secured instruments with target rates of return based on the perceived risk. 	<p>Manufacturers in the following sectors:</p> <ul style="list-style-type: none"> • Agro-processing. • Engineering. • Textiles and Clothing production. • Information and Communications Technology (ICT) and Electronics. • Automotive and chemical. • Green industries. • New innovation and technologies. • Other manufacturing businesses.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
6. Venture Fund	<ul style="list-style-type: none"> A fund aimed at financing high impact entrepreneurs. 	<ul style="list-style-type: none"> Financing Period: - Average period of 3 to 7 years, but with no defined investment period. There should be clear indications of a proposed exit strategy within a reasonable timeframe. Minimum and Maximum: - 1st round funding up to a maximum of R10million with a focus on deals between R0.5million to R3million. 	<ul style="list-style-type: none"> Businesses that have the potential for innovation, high growth and job creation.
7. Women in Business Fund	<ul style="list-style-type: none"> To afford women entrepreneurs a fair and equal opportunity to start, expand or purchase an existing business. 	<ul style="list-style-type: none"> Financing Period: - 5 years. Minimum and Maximum: - R500k – R50million per investment. 	<ul style="list-style-type: none"> Female owned and managed businesses that are commercially viable. Businesses should at least be 50% female owned.
Property Finance			
8. Property Joint Venture Fund	<ul style="list-style-type: none"> Multi-tenanted property projects – often when a potential investor is not able, or not keen, to invest the full deposit (equity) required by a commercial lending institution, or where a viable property investment has been over-gearred and needs a restructuring of the existing debt, converting a debt finance model to an equity finance model. 	<ul style="list-style-type: none"> Financing Period: - Ideally up to 10 years. Minimum and Maximum: - R500k to R30million for Joint Ventures. 	<ul style="list-style-type: none"> Retail, industrial, and commercial multi tenanted properties with a value from R2m to R120m. Industrial leasebacks will also be considered.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
9. Property Fund	<ul style="list-style-type: none"> For the needs of the entrepreneur with a viable business who wants to purchase his or her own premises, but who has limited capital or security to contribute or who does not want to compromise the business' cash resources for the deposit. 	<ul style="list-style-type: none"> Financing Period: - 10 years (Maximum). Minimum and Maximum: - R500k to R30million. Amount Funded: - 100% Funding Available. Pricing - Based on the perceived risk. 	<ul style="list-style-type: none"> Established underlying business trading for minimum of 3 years. Occupy more than 50% of property to be acquired. Property must be a sound investment.
Rand Trust			
1. Debtor Finance	<ul style="list-style-type: none"> Provide finance by converting receivables into cash and in so doing, assist in financing growth in credit sales where clients have limited access to capital. 	<ul style="list-style-type: none"> Up to 75% of the invoice value. 	<ul style="list-style-type: none"> Businesses that supply credit on terms.
2. Property Backed Loans	<ul style="list-style-type: none"> Lending against residential or commercial property where equity exists. 	<p>The loan facility can be structured in two ways:</p> <ul style="list-style-type: none"> Term loan. Revolving loan facility. 	<ul style="list-style-type: none"> Businesses where a residential or commercial property can be used as collateral.
Grofin			
1. Grofin	<ul style="list-style-type: none"> A pioneering small and growing business development financier helping entrepreneurs and business owners at the bottom of the SME pyramid to access tailored finance and experienced business support to help them create jobs and encourage social and economic development. 	<ul style="list-style-type: none"> Business Loans. 	<ul style="list-style-type: none"> Small and Medium Enterprise in South Africa, Zambia, Nigeria, Ghana, Uganda, Tanzania, Kenya, Rwanda, Egypt, Iraq, Jordan and Oman, with headquarters in Mauritius.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Tusk Construction Support Services			
1. Financial Support	<ul style="list-style-type: none"> To provide financial and construction support and other related services to small and medium size contractors and housing developers, with an emphasis on the needs of individuals from previously disadvantaged communities. 	<ul style="list-style-type: none"> Bridging finance. Performance guarantees. Material credit. Construction related insurance. 	<ul style="list-style-type: none"> Small and medium size contractors who have secured financially viable contracts from eligible institutions.
Royal fields finance			
1. SME Finance	<ul style="list-style-type: none"> The company provides specialised short-term funding covering project specific finance, supply chain finance, bridging finance, invoice discounting and working capital. 	<ul style="list-style-type: none"> Short-term funding. Funding between R70,000 and R2,5million. 	<ul style="list-style-type: none"> SMEs with low and intermittent cash flow. Strategic sectors of the economy <ul style="list-style-type: none"> - Infrastructure; - Manufacturing; - Small scale farming; - Renewable and clean energy; and - Telecommunications.
Merchant Capital			
1. PAY-AS-YOU-TRADE SYSTEM	<ul style="list-style-type: none"> An alternative provider of working capital, designed specifically for SMEs in South Africa. 	<ul style="list-style-type: none"> Working capital. Upfront advances based on monthly credit card sales. 	<ul style="list-style-type: none"> Business owners who have a monthly average of over R30,000 in card sales and have been operating for 6-12 months.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Mettle Merchant Finance			
1. Mettle Merchant Finance	<ul style="list-style-type: none"> • Providing short-term finance to small businesses (without the need for fixed security). 	<ul style="list-style-type: none"> • Short-term business loans 	<ul style="list-style-type: none"> • An annual gross turnover in excess of R1 million. • A financial track record of more than 12 months.
Merchant Factors			
1. Merchant Factors	<ul style="list-style-type: none"> • Offer growing businesses an alternative to traditional bank loans and overdrafts. • Offer local and cross-border trade finance and are able to tailor facilities to suit most emerging small and medium size businesses. 	<ul style="list-style-type: none"> • Invoice Finance/Factoring. • Trade/Stock Finance. • Bridging Finance. • Insurance. • Business Rescue Finance. 	<ul style="list-style-type: none"> • Clients' turnovers range from R100,000 per month to R15million per month.
Reichmans Capital			
1. Reichmans Capital	<ul style="list-style-type: none"> • Offers working capital and medium term finance to growing owner-managed businesses, together with prompt, viable and realistic finance solutions to meet business owners' funding and finance needs. 	<p>Working Capital Finance</p> <ul style="list-style-type: none"> • International and local trade finance. • Debtor finance. • Asset based lending. <p>Medium Term Finance</p> <ul style="list-style-type: none"> • Asset and equipment finance. • Specialised growth funding. • Sale and lease back finance. 	<ul style="list-style-type: none"> • Growing owner-managed businesses.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Paragon Lending Solutions			
1. Paragon Lending Solutions	<ul style="list-style-type: none"> A private non-bank lender that provides short-term, asset-backed funding secured by commercial, industrial or residential property throughout South Africa. 	<ul style="list-style-type: none"> Asset-backed funding. Selective Debtors Discounting. Bridging Finance. 	<ul style="list-style-type: none"> Clients who have valuable assets, yet require short-term liquidity.
Cash Flow Capital			
1. Business Cash Advance	<ul style="list-style-type: none"> A revolutionary financing product specifically tailored to merchants who run daily trading activities. 	<ul style="list-style-type: none"> Cash Flow Capital will buy a fixed percentage of your future card turnover for cash, today. 	<ul style="list-style-type: none"> Businesses with stable cash flows, a long operating history and an established customer base.
Growth Capital Solutions			
1. Growth Capital Solutions	<ul style="list-style-type: none"> A Single Invoice Discounting service that is fast, flexible and cost effective. 	<ul style="list-style-type: none"> Invoice discounting. 	<ul style="list-style-type: none"> Companies seeking to unlock cash flow into the organisation.
Anglo African Finance (AAF)			
1. Anglo African Finance	<ul style="list-style-type: none"> AAF is a subsidiary of Sanlam Limited. Provides niche products to release tied-up cash in your business. 	<ul style="list-style-type: none"> Debtors Finance. Motor Body Repair Finance. Commercial Asset Finance. Specialised Business Finance: <ul style="list-style-type: none"> Stock Finance. Insurance Premium Finance. Property Bridging Finance. Trade Finance. 	<ul style="list-style-type: none"> Businesses older than 24months with gross annual turnover of more than R1million.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
New Heights Finance			
1. Bridging Finance	<ul style="list-style-type: none"> A bridging loan solution for almost any business or private need. 	Solutions include: <ul style="list-style-type: none"> Unsecured Business Loans, Purchase order advances, Loose asset bridging, Guarantees, Financial instruments, Grant funding, Government incentive schemes, Commercial property finance, Mezzanine finance and other financing solutions. 	<ul style="list-style-type: none"> Bridging finance needs.
Chester Finance (a division of Cullinan Holdings Limited)			
1. Chester Finance	<ul style="list-style-type: none"> Provide short term working capital and financial backing to entrepreneurs involved in trading and manufacturing businesses. 	<ul style="list-style-type: none"> Trade finance and stock funding. Purchase order finance. Off balance sheet inventory finance. Short term working capital finance. 	<ul style="list-style-type: none"> Entrepreneurs involved in trading and manufacturing businesses.
CapX Finance			
1. Cash Flow Solutions	<ul style="list-style-type: none"> CapX Finance provides working capital and cash flow solutions for businesses. 	<ul style="list-style-type: none"> Invoice discounting. Property finance. Business finance. 	<ul style="list-style-type: none"> Clients who cannot raise funds for working capital from traditional financiers.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Eventfin			
1. Eventfin	<ul style="list-style-type: none"> Eventfin created a system that enables entrepreneurs to get quick and convenient financial assistance to bankroll their purchase order expenditure. 	<ul style="list-style-type: none"> Purchase order financing. 	<ul style="list-style-type: none"> Companies that have been awarded tenders and issues with a purchase order. Includes Government, Parastatal and Corporate Awards.
Pollen Finance			
1. Pollen Finance	<ul style="list-style-type: none"> Offer you a cash advance based on the strength and consistency of your business and your average monthly sales. 	<ul style="list-style-type: none"> Business loans. Fixed once-off interest charge of 25% of the capital amount loaned to your business. 	Businesses that have: <ul style="list-style-type: none"> Been in operation for at least a year. A minimum turnover of R1million per year. A successful business lease history and their rent up to date.
Equi-Advance			
1. Equi-Advance	<ul style="list-style-type: none"> Equi-Advance operates in a niche market, providing clients with tailor-made financing solutions. 	<ul style="list-style-type: none"> Short-Term Loans / Asset Based Finance (from R300,000 and more). Bridging Finance. Invoice Discounting. 	<ul style="list-style-type: none"> Companies, trusts with at least three trustees, and closed corporations.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Retail Capital			
1. Business Cash Advance	<ul style="list-style-type: none"> To provide businesses with an alternative funding solution to traditional small business loans. 	<ul style="list-style-type: none"> Business loans. Do not require security. No restrictions on the use of the funds and all costs are fully transparent and agreed up front. 	Business owners with <ul style="list-style-type: none"> 6-12 month history of card turnover. Monthly average of card turnover > R30,000.
Lulalend			
1. Lulalend	<ul style="list-style-type: none"> We deliver business funding using scoring technology which takes into account the health of your business together with your personal credit score. 	<ul style="list-style-type: none"> A business advance of R20,000 - R250,000. 	Businesses located in South Africa that have: <ul style="list-style-type: none"> Been in business for more than more a year. Annual revenue of more than R500,000.
Karoo Finance			
1. Franchise Finance	<ul style="list-style-type: none"> Specialises in business loans and unsecured individual loans. To give operators access to their desired franchise by financing key aspects of the necessary retail shop installations. 	<ul style="list-style-type: none"> Loan funding. 	<ul style="list-style-type: none"> Franchisees.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Truck Financing			
1. Truck Financing	<ul style="list-style-type: none"> • Financing large trucks/buses and business asset finance. • Also offer truck factoring finance or invoice financing in South Africa. 	<ul style="list-style-type: none"> • Vehicle or asset purchases. • Invoice discounting/factoring finance. 	<ul style="list-style-type: none"> • Established operational companies that can provide at least 1 year of financials.
SA Taxi			
1. SA Taxi	<ul style="list-style-type: none"> • Finances entrepreneurs who operate minibus taxis that may not otherwise have access to credit from traditional banks. 	<ul style="list-style-type: none"> • Vehicle finance. 	<ul style="list-style-type: none"> • Taxi industry.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Enterprise Development Organisations			
Anglo Zimele			
1. The Anglo American Sefa Mining Fund	<ul style="list-style-type: none"> • A joint initiative between Anglo American South African operations and the Small Enterprise Finance Agency SOC Limited, a government owned entity that promotes SME development. • The Fund helps grow emerging black empowered mining companies into commercially bankable enterprises. 	<ul style="list-style-type: none"> • Provides equity and loan finance of up to R30million per project. • Also provides technical support during high-risk exploration and pre-feasibility studies. 	<ul style="list-style-type: none"> • Emerging black empowered mining companies.
2. The Supply Chain Fund	<ul style="list-style-type: none"> • Helps Anglo American procurement departments to identify appropriate black-empowered SMEs and supports them by linking them with the appropriate commodity teams within the Group. 	<ul style="list-style-type: none"> • Equity and loan finance of up to R5million per project. • Also supplies hands-on support, business guidance and skills transfer. 	<ul style="list-style-type: none"> • Black-empowered SMEs.
3. The Community fund	<ul style="list-style-type: none"> • Managed through a network of 26 small business hubs that are based both within the communities where Anglo American operates and labour-sending areas around the country. • Provides funding, training and skills development for entrepreneurs and business owners. 	<ul style="list-style-type: none"> • Loan finance of up to R2million per project, at preferential interest rates, 	<ul style="list-style-type: none"> • Entrepreneurs and SMEs.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
4. The Green Fund	<ul style="list-style-type: none"> The Green Fund targets investment opportunities that mitigate carbon, reduce energy and water consumption, and improve waste and emissions management. 	<ul style="list-style-type: none"> Funding of up to R10million per project or business. 	<ul style="list-style-type: none"> Investment opportunities that mitigate carbon, reduce energy and water consumption.
5. The Godisa Fund	<ul style="list-style-type: none"> A tripartite agreement between Transnet, South Africa's national transport authority, The Small Enterprise Finance Agency (Sefa) SOC Limited, and Anglo American. The focus of the Fund is the development of black-owned small and medium enterprises (SMEs) primarily in Transnet's procurement value chain, with focus on the company's rail and port businesses. 	Funding in a form of: <ul style="list-style-type: none"> Business loans. Guarantees. Business development support based on the needs of the company. 	<ul style="list-style-type: none"> Focus on procurement value chain of Transnet's rail and port businesses.
6. The Sebenza Fund	<ul style="list-style-type: none"> Operates with an infrastructure of 20 business development hubs across South Africa. As a result, Zimele has more than 40 hubs nationwide, providing entrepreneurs with access to affordable finance and on-going business development support (BDS) and mentorship. 	<ul style="list-style-type: none"> Funds via loans and/or equity at preferential interest rates. 	<ul style="list-style-type: none"> Business proposals with an economically viable business plan that demonstrate long-term and sustainable job creation. These businesses must employ staff that are new, permanent and sustainable (more than 1 year).

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
IDF Managers			
1. Funding Products	<ul style="list-style-type: none"> Provides financial and non-financial support services to black owned, women owned and youth owned businesses. 	<ul style="list-style-type: none"> Funding products are structured in accordance with the capitalisation needs of each business. 	<ul style="list-style-type: none"> Real entrepreneurial businesses whose owners are committed to growth and job creation.
2. Isivande Women's Fund (IWF) <i>(managed by the IDC through IDF Managers on behalf of the dti,)</i>	<ul style="list-style-type: none"> To accelerate women's economic empowerment by providing more affordable, usable and responsive finance than is currently available. 	<ul style="list-style-type: none"> Start-up funding, business expansion, business rehabilitation, franchising and bridging finance. 	<ul style="list-style-type: none"> 50% plus one share owned and managed by women; Eligible business plans requiring funding of R30,000 to R2million.
Inyosi Empowerment			
1. Enterprise Development	<ul style="list-style-type: none"> Provides loan capital at affordable interest rates to black-owned businesses and beneficiaries. This loan funding is essential for enterprises to grow and sustain their businesses. 	<ul style="list-style-type: none"> Loan capital. 	<ul style="list-style-type: none"> Black-owned businesses and beneficiaries.
Ekurhuleni Peermont Chambers of Commerce Trust			
1. Enterprise Development	<ul style="list-style-type: none"> To provide small businesses and aspiring entrepreneurs from the Ekurhuleni Metropolitan Municipality with the necessary financial and material support they require to ensure that they achieve sustainable success. 	<ul style="list-style-type: none"> Grant funding for qualifying businesses and costs. 	<ul style="list-style-type: none"> Legally registered black businesses in Ekurhuleni Metropolitan Municipality.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Edge Growth			
1. Vumela ED Fund	<ul style="list-style-type: none"> • Edge Growth, in alliance with FNB, manages this R186m Social Venture Capital Fund. • This is a long-term, sustainable initiative, through which the FirstRand Group supports entrepreneurs and obtains ESD points. 	<ul style="list-style-type: none"> • Debt and Equity. 	<ul style="list-style-type: none"> • High growth, high-impact ventures.
2. Edge Action Fund	<ul style="list-style-type: none"> • Provides a solution to medium sized companies looking to make a meaningful local impact with their ED contribution. 	<ul style="list-style-type: none"> • Enterprise Development funding. 	<ul style="list-style-type: none"> • Worthy SME beneficiaries.
3. Asisa Enterprise Development	<ul style="list-style-type: none"> • Edge Growth, in alliance with the Association for Savings and Investment South Africa (ASISA), manages an Enterprise Development Fund that invests in the strategic growth and development of SMEs so as to create sustainable shared value for investments, investors, industry and the country at large. 	<ul style="list-style-type: none"> • The fund invests between R1m and R5m in high-growth potential businesses. 	<ul style="list-style-type: none"> • High growth potential businesses.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
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Private Equity and Venture Capital

4Di Capital

1. Early-Stage Technology Fund 1	<ul style="list-style-type: none"> An independent seed and early-stage technology venture capital firm based in Cape Town. 	<ul style="list-style-type: none"> Venture capital. 	<ul style="list-style-type: none"> Targets start-up investment opportunities with high growth potential at the seed and early-stages in the mobile, enterprise software and web sectors.
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The Abraaj Group

1. The Abraaj Group	<ul style="list-style-type: none"> The Abraaj Group is a global institution investing in select markets across Africa, Asia, Latin America, the Middle East and Turkey. Sector-themed funds focused on addressing the needs of growing cities. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Mid-market private equity strategies focus on consumer-facing businesses capitalising on increasing disposable income, lifestyle changes and supply-demand gaps in cities across target markets.
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Acorn Private Equity

1. Acorn Africa Fund	<ul style="list-style-type: none"> Acorn is planning to raise a third fund during the first half of 2016. The fund will invest throughout Sub-Saharan Africa across a range of industries. 	<ul style="list-style-type: none"> Private Equity. Investment size in the range of US\$10m – US\$40m. 5 year investment period from first close. 	<ul style="list-style-type: none"> Mid-cap businesses with a scalable business position, capability set or product portfolio in Sub-Saharan African countries.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. Arcon Agri (Pty) Ltd	<ul style="list-style-type: none"> To participate in the consolidation and growth in the Southern African agri sector. Acquiring significant stakes in strategic agri and food businesses to create a diversified portfolio by geography, commodity and type. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Agri and food businesses.
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ACP Investment Managers (Pty) Ltd			
1. Aveng Capital Partners	<ul style="list-style-type: none"> Aveng Capital Partners is the investment and structured financing arm of Aveng. The company focuses on originating, developing, structuring and investing in general infrastructure, power and real estate projects in South Africa and selective economies in Sub-Saharan Africa. 	<ul style="list-style-type: none"> Equity investments. 	<ul style="list-style-type: none"> Infrastructure concessions.
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Actis			
1. Private Equity	<ul style="list-style-type: none"> Investor in growth markets across Africa, Asia and Latin America. Within private equity, Actis focuses on mid-market, high-growth companies across four sectors: consumer, financial services, healthcare, and industrials. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Mid-market, high-growth companies across four sectors: consumer, financial services, healthcare, and industrials.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. Real Estate	<ul style="list-style-type: none"> Actis seeks institutional quality cash flows by developing flagship retail, office and industrial assets in some of the most dynamic cities in Sub-Saharan Africa. 	<ul style="list-style-type: none"> Equity investments. 	<ul style="list-style-type: none"> Retail, office and industrial assets.
3. Energy	<ul style="list-style-type: none"> Energy funds invest in and aggregate energy assets into scalable regional generation platforms, targeting attractive risk-adjusted returns. 	<ul style="list-style-type: none"> Equity investments. 	<ul style="list-style-type: none"> Energy Sector.

Adinah Capital Partners

1. Established Businesses Fund	<ul style="list-style-type: none"> The lower risk investment strategy focusing on established businesses that generate superior returns on capital, have strong growth prospects, a lower reliance on gearing and with focussed management teams. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Established businesses across the African continent.
2. Start-up Ventures Fund	<ul style="list-style-type: none"> Off the Adinah balance sheet and with select investors, Adinah makes early stage venture-capital investments focussed on South African technology and mobile start-ups with continental and global growth potential. 	<ul style="list-style-type: none"> Equity Investments 	<ul style="list-style-type: none"> South African technology and mobile start-ups with continental and global growth potential.
3. Tactical Opportunities Fund	<ul style="list-style-type: none"> An investment strategy across a range of illiquid assets and opportunities that fall outside the traditional private equity platforms and venture capital. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Illiquid assets and opportunities that fall outside traditional private equity.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
African Infrastructure Investment Managers			
1. Apollo Investment Partnership 2	<ul style="list-style-type: none"> A single-asset focused en commandite Partnership providing an opportunity for high-calibre investors to participate in the South African renewable energy investment market. 	<ul style="list-style-type: none"> Equity Investment. 	<ul style="list-style-type: none"> South African renewable energy market.
2. African Infrastructure Investment Fund	<ul style="list-style-type: none"> Invests in a diversified portfolio of infrastructure assets across Africa, with a bias towards South Africa. It is predominantly invested in toll road assets, and has exposure to a South African wind farm. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> South African Infrastructure assets.
3. African Infrastructure Investment Fund 2	<ul style="list-style-type: none"> A pan-African infrastructure Fund and has a well-balanced, diversified portfolio across multiple sectors and countries. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Pan African Investment.
4. Kagiso Infrastructure Empowerment Fund	<ul style="list-style-type: none"> Promotes empowerment objectives and investments in infrastructure projects in South Africa. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Empowerment.
5. South Africa Infrastructure Fund	<ul style="list-style-type: none"> The fund's focus is on private sector investment in infrastructure projects in southern Africa and it holds investments in South African toll roads. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Private sector investment in infrastructure projects.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
6. Infrastructural, Developmental and Environmental Assets (IDEAS) Managed Fund	<ul style="list-style-type: none"> • South Africa's largest domestic infrastructure equity Fund. 	<ul style="list-style-type: none"> • Equity Investments. 	Invests in: <ul style="list-style-type: none"> • Economic infrastructure (roads and railways). • Social infrastructure (housing and public private partnerships). • Renewable energy infrastructure (solar, wind and hydro-generation projects).

Agis Investments

1. "On Balance Sheet" Funding	<ul style="list-style-type: none"> • Agis funds small SA-based businesses and sources external funding for larger SADC-based firms, focusing in particular on consumer-facing opportunities where Agis can contribute its growth strategy capabilities. 	<ul style="list-style-type: none"> • Equity investments. 	Target companies <ul style="list-style-type: none"> • Consumer facing. • Cash-flow generative. • Open to benefitting from Agis' strategy & top line growth capabilities.
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AngelHub Ventures

1. AngelHub Ventures	<ul style="list-style-type: none"> • "We are passionate about early stage investments in (South) Africa. Being entrepreneurial ourselves, we thoroughly understand the challenges and changes our founders face – which is why we back them in any way we can." 	<ul style="list-style-type: none"> • Early stage Venture capital. 	These are the characteristics we are interested in: <ul style="list-style-type: none"> • Disruptive business models, enabled by technology. • Lean business methodologies with flexible cost structures. • Scalable business models with the potential for rapid growth. • Businesses with a minimum viable product, customer traction & an executable business plan.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Africa Special Opportunities Capital (ASOC)			
1. Africa Special Opportunities Capital	<ul style="list-style-type: none"> ASOCapital seeks to provide companies with flexible funding solutions, to facilitate necessary restructuring and recapitalisation. 	<ul style="list-style-type: none"> Deploying Patient Capital that is committed to achieving the best long- term outcome for the business and its key stakeholders. 	Financing special solutions including: <ul style="list-style-type: none"> Informal Restructuring or Recapitalisation processes. Post Commencement Financing for business rescue processes. Business Rescue Exit financing. Financing for Fundamental Transactions. Restructuring of Existing Debt Facilities.
Ata Capital			
1. Ata Fund II	<ul style="list-style-type: none"> A BEE Value Fund aimed at providing liquidity into the BEE Market and liberating active capital for BEE Investors. 	<ul style="list-style-type: none"> Providing patient and unencumbered investment capital. Providing liquidity to BEE entities. Providing a market for BEE entities. 	<ul style="list-style-type: none"> BEE entities who have access to attractive investment opportunities. BEE entities who wish to exit their portfolio investments.
2. Ata Resources Fund I	<ul style="list-style-type: none"> A JV between Ata Capital and Acrux Resources. An alternative mining finance fund. 	<ul style="list-style-type: none"> Innovative financing solutions. 	<ul style="list-style-type: none"> Junior mining and small to mid-tier production projects in sub-Saharan Africa.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Athena Capital			
1. Athena Capital	<ul style="list-style-type: none"> • Our goal is to build exceptional businesses by partnering with leading entrepreneurs and management teams in Sub-Saharan Africa. • Our investment approach revolves around acquiring strong platform companies with excellent management teams and to use these companies, where appropriate, to identify and acquire additional businesses. 	<ul style="list-style-type: none"> • Private Equity. 	<ul style="list-style-type: none"> • Early stage, • Mid- market or • Strategic businesses.
Bopa Moruo			
1. Bopa Moruo Private Equity Fund I	<ul style="list-style-type: none"> • A Black Empowered private equity fund, sponsored by RMB Ventures. The Fund is a general equity fund with a mandate to make minority or control investments across various sectors excluding direct mining, property and primary agriculture. • The Fund is classified as a black investor under the B-BBEE Codes of Good Practice. 	Private Equity <ul style="list-style-type: none"> • Growth capital. • Buyout capital. • BEE. 	<ul style="list-style-type: none"> • Investments that require equity capital of at least R25million.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Brait			
1. Brait	<ul style="list-style-type: none"> An investment holding company focused on driving sustainable long-term growth and value creation in its investment portfolio of sizeable unlisted businesses operating in the broad consumer sector. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Sizeable unlisted businesses operating in the broad consumer sector.
Capital Eye Investments			
1. Capital Eye Investments	<ul style="list-style-type: none"> Portfolio companies are a blend of start-ups and mature cash-generating businesses, in both developing and developed markets, providing value growth in complementary geographies and sectors. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Technology and associated assets.
Capitalworks			
1. Private Equity Fund I & II	<ul style="list-style-type: none"> Seek to achieve superior returns by actively investing in a diversified portfolio of private equity or equity related investments in the middle market companies that will benefit from strategic, operational, commercial or financial initiatives. 	<ul style="list-style-type: none"> Private equity or equity related investments. 	<ul style="list-style-type: none"> Businesses that have leading market positions with high barriers to entry, consistent operating performance, strong growth prospects, sufficient scale, with capable and passionate management teams.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
2. SSA Opportunities Fund	<ul style="list-style-type: none"> • Third party fund targeting a diversified portfolio of private investments in Sub-Saharan Africa that would not necessarily fit the scope of traditional private equity. 	<ul style="list-style-type: none"> • Equity investments. • Structured loans that achieve equity like returns. • Pre IPO funding. 	<ul style="list-style-type: none"> • Private investments that do not necessarily fit the scope of traditional private equity.
Coast2Coast Capital			
1. Coast2Coast Capital	<ul style="list-style-type: none"> • A value investor, using team's own capital to finance investments. • Achieves its vision by taking a semi active ownership role in its portfolio of companies, and creating value by partnering with management teams in order to improve strategic, operational and financial performance. 	<ul style="list-style-type: none"> • Coast2Coast prefers to acquire at least 80% of a company with management retaining the balance. 	<ul style="list-style-type: none"> • Companies with competent and honest managers. • Currently focused on businesses which operate in the healthcare sector and the consumer products sector.
Convergence Partners			
1. Fund I – Convergence Partners Portfolio I Fund II - Convergence Partners Communications Infrastructure Fund	<ul style="list-style-type: none"> • An investment management firm focused on the TMT sector in Africa. Convergence Partners has a proven track record of developing new investment opportunities as well as adding value to investments across the entire life cycle of ICT assets. 	<ul style="list-style-type: none"> • Private Equity. 	<ul style="list-style-type: none"> • TMT sector in Africa.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Development Partners International			
1. African Development Partners I, and African Development Partners II.	<ul style="list-style-type: none"> A private equity firm that invests across Africa. With over US\$1 billion assets under management, DPI invests across the African continent in companies benefiting from the fast-growing emerging middle class. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Established and growing companies. Emphasis on companies that benefit from Africa's growing middle class.
Emerging Capital Partners			
1. Emerging Capital Partners	<ul style="list-style-type: none"> A Pan-African private equity firm that has raised over \$2 billion through funds and co-investment vehicles for growth capital investments in over 40 countries on the African continent. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Companies that operate in business environments characterized by limited competition or in sectors in which Africa has a comparative advantage or an unmet need.
Ethos Private Equity			
1. Ethos Fund VI	<ul style="list-style-type: none"> Ethos' predominant focus is on making investments in South Africa and selectively in other sub-Saharan economies with a primary focus on Nigeria, Ghana, Kenya, Uganda and Tanzania. 	Private Equity <ul style="list-style-type: none"> Control or joint control. Minority growth capital. 	<ul style="list-style-type: none"> "Sweet spot" acquisition of companies with enterprise values of c.R750 million to c.R3 billion.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
<p>2. Ethos Mid-Market Fund I</p>	<ul style="list-style-type: none"> The Fund will seek to make investments of between R100 million and R350million, predominantly in mid-market leveraged buyout transactions. The Fund will be BEE-majority owned and will be able to participate in deals as the BEE Partner. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> High growth potential companies that are often not optimally capitalised. Certain special investment opportunities, where the Fund feels it can leverage its BEE credentials.
<p>Exeo Capital</p>			
<p>1. Agri-Vie Fund I (Africa Food & Agribusiness).</p> <p>Agri-Vie Fund II.</p>	<ul style="list-style-type: none"> We build sustainable businesses in Africa with purpose, rigour and patience, to deliver sought-after investment returns, both as an investment manager and as a proprietary investor. 	<ul style="list-style-type: none"> Private Equity Investing. 	<p>Focus Sectors</p> <ul style="list-style-type: none"> Food & agribusiness. Household goods manufacturing & distribution. Transport & logistics. Specialised financial services. Media & e-commerce. Industrial services. Healthcare. Private education.
<p>GAIA Infrastructure Partners</p>			
<p>1. GAIA Infrastructure Partners</p>	<ul style="list-style-type: none"> GAIA assists investors in catalysing and uplifting South Africa and its people, by means of responsible and sustainable infrastructure investment. 	<ul style="list-style-type: none"> Private Equity 	<p>Core focus areas:</p> <ul style="list-style-type: none"> Water. Energy. Transport.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Grovest			
1. Grovest Ventures	<p>To build a portfolio of potentially high growth small and medium sized companies that:</p> <ul style="list-style-type: none"> • Are revenue producing; • Have impressive and plausible business models; • Are attractively priced and having potential for rapid growth; • Have defensible market positions; • Have dynamic and motivated management teams that have a meaningful equity stake in the business; • Require growth capital. 	<ul style="list-style-type: none"> • Private Equity. • Average Investment Size – R3 million to R6 million per investment. 	<ul style="list-style-type: none"> • High growth, scalable, low capital expenditure, disruptive South African companies.
2. Grovest Hospitality	<ul style="list-style-type: none"> • To take advantage of special opportunities in the hospitality industry by leveraging on the skills and network of the management team to acquire hotel businesses, underpinned by strong property fundamentals. 	<ul style="list-style-type: none"> • Private Equity Investment. 	<ul style="list-style-type: none"> • Hospitality industry.
3. Grovest Tech	<ul style="list-style-type: none"> • To invest and build a portfolio of disruptive digital technology high growth companies, that provide technology based solutions with innovative business models to existing and emerging institutions and their customers. 	<ul style="list-style-type: none"> • Private Equity Investment. 	<ul style="list-style-type: none"> • Technology businesses.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
4. Grovest Energy	<ul style="list-style-type: none"> To take advantage of the growing demand for solar energy requirements from large corporates in South Africa. Funds will be invested in a portfolio of solar energy projects, which demonstrate predictable inflation linked cash flows supported by long term power purchasing agreements ("PPA's). 	<ul style="list-style-type: none"> Private Equity Investments. 	<ul style="list-style-type: none"> Solar energy projects.

Growth Capital Partners

1. Growth Capital Partners Fund	<ul style="list-style-type: none"> A boutique private equity fund that focuses on small to medium investment opportunities across most sectors with the exception of mining and agriculture. 	<ul style="list-style-type: none"> Equity investment. Mezzanine finance alongside equity finance. 	<ul style="list-style-type: none"> Typically comprises companies with an enterprise value of R20m – R80m. Across all industries with the exception of mining and agriculture.
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Harith General Partners

1. Pan African Infrastructure Development Fund (PAIDF) 1 Pan African Infrastructure Development Fund (PAIDF) 2	<ul style="list-style-type: none"> A Pan-African fund manager for infrastructure development across the continent. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Infrastructure projects.
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ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Horizon Equity			
1. Horizon Equity	<ul style="list-style-type: none"> Specialise in the provision of growth capital and buyout capital to small and medium sized enterprises at all stages of development except start-up. 	<ul style="list-style-type: none"> Private Equity and Venture Capital. 	<ul style="list-style-type: none"> Emphasis on technology, media & telecommunications.
i-Cubed Capital			
1. i-Cubed Capital	<ul style="list-style-type: none"> i-Cubed Capital adopts a hybrid model where its investment acquisition philosophy includes both long term investments and medium term investments (5-7 year exit strategy). We actively participate in the business wherein we invest. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Businesses that support economic growth and contribute to the upliftment of all stakeholders. Also acquire family businesses where there is no intention for future generation succession planning.
Imbewu Capital Partners			
1. Imbewu Capital Partners	<ul style="list-style-type: none"> A black-owned and controlled private equity and investment holding company. Imbewu invests, structures and raises funding for management buy outs, leveraged buy outs and strategic Black Economic Empowerment (BEE) transactions in partnership with management teams and shareholders. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Management buy outs. Leveraged buy outs. Strategic Black Economic Empowerment (BEE).

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Inspired Evolution			
1. Inspired Evolution	<ul style="list-style-type: none"> Leads sustainable clean energy and resource efficiency investments across sub-Saharan Africa. 	<ul style="list-style-type: none"> Equity and equity-related investments. 	<ul style="list-style-type: none"> Clean energy and resource efficiency assets.
Invenfin			
1. Invenfin	<ul style="list-style-type: none"> Invests in strong teams building businesses based on world-class products. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Priority sectors are Technology and Food & Beverages. Businesses that have achieved meaningful market traction, are on-trend globally and are poised for rapid growth. Businesses with strong intellectual property.
The Jarvie Group			
1. The Jarvie Group	<ul style="list-style-type: none"> The Jarvie Group is a family owned and operated investment business. Invest directly into opportunities and play a meaningful role in their management and development. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> South Africa and other African countries.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Ke Nako Capital			
1. Ke Nako Private Equity Fund I	<ul style="list-style-type: none"> • A South African independent fund-of-funds manager. • Fund I is a R 1.35 billion total return closed-end fund with a target 80% exposure to South African top quartile private equity funds and a 20% exposure to other alternative unlisted assets. 	<ul style="list-style-type: none"> • Fund of Funds. 	<ul style="list-style-type: none"> • Top Private Equity Funds.
Kleoss Capital			
1. Kleoss Capital	<ul style="list-style-type: none"> • A South African private equity firm targeting South African businesses. The firm will also invest in South African businesses with exposure to the rest of the African continent. • A 100% black owned and managed investment manager with a level 1 B-BBEE accreditation. 	<ul style="list-style-type: none"> • Private Equity. 	<ul style="list-style-type: none"> • Capital investment between R50million to R150 million. • Preference for established companies with an operating history and track record.
Knife Capital			
1. Knife Capital	<ul style="list-style-type: none"> • A South African venture capital investment and scale-up advisory firm focusing on innovation-driven ventures with proven traction. 	<ul style="list-style-type: none"> • Private Equity and Venture Capital. 	<ul style="list-style-type: none"> • Technology-enabled ventures.

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Leaf Capital			
1. Leaf Capital Infinitus (LCI)	<ul style="list-style-type: none"> An open-end fund that was established in February 2013 to hold private equity assets on a long-term basis. The flexibility of Infinitus aligns with their strategy of growing investments over the long term. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> LCI targets annual net asset value (NAV) growth in excess of 20%.
Makalani Management Company			
1. Fund II	<ul style="list-style-type: none"> Makalani is in the final stages of raising capital for a second mezzanine fund ("Fund II") of R1 billion from a range of South African and/or foreign investors. 	<ul style="list-style-type: none"> Mezzanine funding. 	<ul style="list-style-type: none"> Refinancing Opportunities. Funding existing BEE participants. Consolidation Opportunities. Primary BEE and Mezzanine Opportunities. Enterprise Growth and Expansion.
Marlow Capital			
1. Marlow Private Equity	<ul style="list-style-type: none"> Marlow's private equity activities have a mid-market buy-out mandate. 	<ul style="list-style-type: none"> Buy-out funding. 	<ul style="list-style-type: none"> Look to partner with managers of sound, cash generative companies, providing capital and strategic resources to accelerate and improve operations.

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Medu Capital			
1. Medu Capital	<ul style="list-style-type: none"> With funds under management of R1.6billion, Medu Capital partners with established businesses that require equity risk capital and/or BEE partners. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Invest between R50 and R200million in owner managed businesses.
Metier			
1. Capital Growth Fund II	<ul style="list-style-type: none"> Obtaining significant exposure to South, Southern and Sub-Saharan Africa. Concentrates on mid-cap entrepreneurial businesses requiring growth capital, in sectors which demonstrate emerging market growth potential. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Targeting exposure of 50% to Sub-Saharan Africa, excluding South Africa. This will be achieved by a 'look through' approach. Targeted sectors include - transport and logistics; retail; health; tourism; Fast Moving Consumer Goods; agri-processing; infrastructure services and education.
2. Sustainable Capital Practice Lereko Metier Sustainable Capital Fund (LMSC)	<ul style="list-style-type: none"> Achieved a final close of R690million in November 2013. Subsequently, aggregate funds under management, including co-investment pools, have more than doubled to a level of R1.4billion as at June 2016. 	<ul style="list-style-type: none"> Private Equity. Project Development. 	<ul style="list-style-type: none"> The practice targets investment in energy efficiency, renewables, water and waste management businesses and projects supporting the Southern African region's development objectives and environmental commitments.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Musa Capital			
1. Musa Capital Funds	<ul style="list-style-type: none"> Musa Capital is primarily focused on mid-market private equity asset management in Africa. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Financial Services. Natural Resources. Telecoms. Infrastructure. FMCG.
Nisela Capital			
1. Nisela Capital	<ul style="list-style-type: none"> Nisela Capital specialises in asset management, advisory services and private equity in Southern Africa. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Sole focus on Sub Saharan Africa and currently covers South Africa, Malawi, Mozambique, Zambia and Zimbabwe.
Nodus Capital			
1. Nodus Equity	<ul style="list-style-type: none"> An open-ended private equity investment company focussed on medium-sized enterprises. Single-minded aim is to achieve superior returns by means of strict investment criteria, leveraged capital and active investee support. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Medium-sized enterprises.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Old Mutual Investment Group			
1. Private Equity	<ul style="list-style-type: none"> • Old Mutual Private Equity direct investments - buy stakes in private companies. • Old Mutual Private Equity funds of funds - invest in a spread of premier private equity managers. 	<ul style="list-style-type: none"> • Private Equity. • Fund of Funds. 	<ul style="list-style-type: none"> • High-quality unlisted companies that display significant growth potential.
Ontario Private Equity			
1. Ontario Private Equity	<ul style="list-style-type: none"> • A private equity investment firm, focussed on investing in the ICT (information, communication and technology) and Mining sector. 	<ul style="list-style-type: none"> • Private Equity 	<ul style="list-style-type: none"> • Companies with unexploited growth opportunities effective in segments undergoing major changes such as consolidation, significant growth and/or turnkey products.
Paeen Capital			
1. Paeen Private Equity	<ul style="list-style-type: none"> • Undertakes all forms of unlisted middle-market equity investments, including buy-outs, buy-ins, corporate restructurings and expansion finance for business growth and/or product development in sub-Saharan Africa. 	<ul style="list-style-type: none"> • Private Equity. 	<ul style="list-style-type: none"> • Unlisted middle-market.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Pan-African Private Equity Funds			
1. Pan-African Private Equity Funds	<ul style="list-style-type: none"> • A black-owned and managed private equity fund manager. • Active managers of long-term equity risk capital. 	<ul style="list-style-type: none"> • Private Equity. 	<ul style="list-style-type: none"> • Management teams with outstanding credentials.
Pembani Remgro			
1. Pembani Remgro	<ul style="list-style-type: none"> • Focused on equity, quasi-equity and equity-related investments in infrastructure in Africa. 	<ul style="list-style-type: none"> • Equity related investments. 	<ul style="list-style-type: none"> • Investment strategy targets greenfield and brownfield or secondary transactions, as well as investments in companies that provide engineering services and logistics within the private infrastructure sector.
Phatisa			
1. African Agriculture Fund (AAF)	<ul style="list-style-type: none"> • To make a positive impact on African agriculture and food production, through a truly pan-African investment approach in response to the continent's food security. 	<ul style="list-style-type: none"> • Private Equity. • The Technical Assistance Facility (TAF) is a grant-based facility that supports capacity building for small and medium sized enterprises invested in by the AAF and its SME sub-fund the AAF SME Fund. 	<ul style="list-style-type: none"> • Targets three subsectors of food and agriculture: primary, secondary and tertiary (services and infrastructure).
2. Pan African Housing Fund (PAHF)	<ul style="list-style-type: none"> • An eastern and southern African investment initiative in response to the ever-increasing housing shortage. 	<ul style="list-style-type: none"> • Risk capital to real estate projects on a joint-venture basis to selected local developers. 	<ul style="list-style-type: none"> • Local developers.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Principal Partners			
1. Principal Partners	<ul style="list-style-type: none"> We invest in businesses with a strong market position, which are highly scalable in sustainable industries, and have an annual profit after tax of R5million or greater. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Businesses which have an established profitable track record.
RH Managers			
1. RH Managers	<ul style="list-style-type: none"> A boutique private equity firm specialising in acute, sub-acute and primary healthcare investments in South Africa. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Healthcare.
RMB Corvest			
1. RMB Corvest	<ul style="list-style-type: none"> Participate predominantly in management buy-outs and buy-ins, leveraged buy-outs and BEE transactions involving businesses with a value of between R100million and R1billion. On-balance sheet private equity company. 	<ul style="list-style-type: none"> Private equity. 	<ul style="list-style-type: none"> Management buy-outs. Management buy-ins. Leveraged buy-outs. BEE transactions.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Rockwood Private Equity			
1. Rockwood Private Equity	<ul style="list-style-type: none"> Rockwood focuses on taking substantial equity positions in medium to large sized companies that have experienced management teams. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Equity investments of R300million to R1billion, with a preferred investment size of R750million.
Sampada Private Equity			
1. Sampada Private Equity (managed by Umthombo Wealth Proprietary Limited)	<ul style="list-style-type: none"> Targets investments that have strong socio-economic benefits while generating sufficient returns for investors. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Commercial properties and related infrastructural developments. Independent private education schools and related institutions. Commercial strategic partnerships with international companies.
Sanari Capital			
1. Sanari Capital	<ul style="list-style-type: none"> Specialise in founder-run, owner-managed and family-owned businesses with a “scale-up” agenda. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Companies in the lower- and middle-market in South Africa. Focus is on high-growth, emerging market opportunities in South Africa and the rest of Sub-Saharan Africa.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Sanlam Private Equity			
1. Sanlam Private Equity	<ul style="list-style-type: none"> • Direct private equity investments into high quality mature businesses with strong management teams in South Africa and the rest of sub-Saharan Africa, through buyouts or the provision of growth capital. 	<ul style="list-style-type: none"> • Private Equity. 	<ul style="list-style-type: none"> • Stable mature businesses and growth capital.
Senatla Capital			
1. Senatla Capital	<ul style="list-style-type: none"> • Senatla Capital is the general partner and manager of various private equity funds. It also manages on balance sheet investments that do not fall within its private equity funds' mandates. 	<ul style="list-style-type: none"> • Mezzanine Debt. • Equity Risk Capital. 	<ul style="list-style-type: none"> • Growth Capital, Black Economic Empowerment Secondaries and Mezzanine Debt/Equity Risk Capital.
Sphere Holdings			
1. Sphere Holdings	<ul style="list-style-type: none"> • Actively seeks out investment partnerships with high quality privately owned businesses across a range of strategic sectors. • Majority black controlled and managed with 31% women ownership. • Has the necessary credentials to advance the broad based Black Economic Empowerment goals of South African businesses. 	<ul style="list-style-type: none"> • Private Equity. 	<ul style="list-style-type: none"> • As the focus turns to the rest of the continent, Sphere actively supports investments in their pan-African ambitions.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Tana Africa Capital Managers			
1. Tana Africa Capital	<ul style="list-style-type: none"> Tana is an active, value orientated investor that engages positively and in a collaborative fashion with the boards and management of the companies in which it invests. Tana prioritises the institutionalisation of business practices such as business leadership, financial discipline, operational excellence and sound corporate governance. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Africa-focused investment company. Companies that can serve as platforms for domestic and regional expansion. Focuses primarily on consumer-driven sectors.
Trinitas Private Equity			
1. Trinitas Private Equity Fund	<ul style="list-style-type: none"> Trinitas seeks to partner with management teams to make equity investments in mid-market companies in southern Africa. The mid-market sector, broadly comprises companies with enterprise values of R100m to R1bn. 	<ul style="list-style-type: none"> Management buy-outs and buy-ins. Replacement or acquisition capital investments. Expansion/growth capital investments. 	<ul style="list-style-type: none"> Across most industries with the exception of direct resources (specifically mining and agriculture).

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
TriVest			
1. Trium Investments (Pty) Ltd	<ul style="list-style-type: none"> • Provider of equity for growth capital financings, middle market corporate acquisitions and recapitalisations. 	<ul style="list-style-type: none"> • Private Equity. 	Prefers to invest in the following industries: <ul style="list-style-type: none"> • Healthcare (including Biotechnology). • Renewable Energies. • Security.
Vantage Capital			
1. Mezzanine Fund III	<ul style="list-style-type: none"> • For investment into selected countries throughout the African region (60% outside of South Africa). 	<ul style="list-style-type: none"> • Mezzanine Financing. 	<ul style="list-style-type: none"> • Expansion capital. • Management buy-outs and buy-ins. • Black Economic Empowerment. • Replacement Capital. • Re-leveraging or refinancing.
Vuwa Investments			
1. Vuwa Fund	<ul style="list-style-type: none"> • Specialising in South African listed equity. The Fund is focused primarily on PIPE (Private Investment in Public Enterprise) transactions. • Also invests in private and listed equity on balance sheet. 	<ul style="list-style-type: none"> • Equity investments. 	<ul style="list-style-type: none"> • Private Investment in Public Enterprise opportunities.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Westbrooke Capital Management			
1. Special Opportunities Fund.	<ul style="list-style-type: none"> The fund is focused on special opportunities in South African small-mid cap listed companies and provides investors with attractive risk adjusted returns with a low correlation to the wider market. 	<ul style="list-style-type: none"> Private Equity. 	<ul style="list-style-type: none"> Special financing opportunities.
2. Alternative Rental Income Assets Limited (ARIA)	<ul style="list-style-type: none"> Focuses on delivering an attractive, diversified, risk-adjusted return to investors by investing in a portfolio of yield producing asset-backed businesses which have underlying contractual or predictable revenue streams. 	<ul style="list-style-type: none"> Capital to facilitate the creation or growth of a rental strategy. 	<ul style="list-style-type: none"> Yield producing asset-backed businesses.
Zico Capital			
1. Zico Capital	<ul style="list-style-type: none"> Established in 2007, in conjunction with RMB and Corvest. Zico Capital is a R500m Private Equity Fund which pursues equity investments across a number of sectors in the South African market. 	<ul style="list-style-type: none"> Equity Investments. 	<ul style="list-style-type: none"> Established businesses with solid operational track record and an ability to generate superior returns.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Non Profit Organisations			
Trust for Urban Housing Finance (TUHF)			
1. Intuthuko Equity Fund	<ul style="list-style-type: none"> To enable previously disadvantaged individuals who have never owned investment property before to access the property market. 	<ul style="list-style-type: none"> Contributing to the deposit or equity requirements necessary for a loan approval. Subject to senior debt finance from TUHF Limited. 	<ul style="list-style-type: none"> Aimed at caretakers, property managers, artisans in the construction industry, police, fire men and women, and nurses as well as other individuals who live or work in the inner city.
2. Property Finance	<ul style="list-style-type: none"> Finance for inner city mixed use developments of which the largest component should be residential up to the value of R50million. Projects from small semi-detached houses up to buildings with many hundreds of units. 	<ul style="list-style-type: none"> Single loan facility (Purchase and construction components). Term - 15 years. Prime linked interest rate. Financial structuring such as grace periods to accommodate the development and rent-up stages. 	<ul style="list-style-type: none"> Owners who live in an inner city building and wish to buy more units to become a landlord.
3. Bridging Finance	<ul style="list-style-type: none"> To enable entrepreneurs to cover temporary needs, where a quick decision making is required when purchasing inner city property. 	<ul style="list-style-type: none"> Short term loans up to 6 months. Competitively priced. 	Bridging finance may be required for: <ul style="list-style-type: none"> Rates Clearance Certificates. Balance of purchase price. Profit from sale of property. VAT refunds. Related transfer transaction costs.

ORGANISATION / FUND	DESCRIPTION / OBJECTIVE	TYPE OF FUNDING	TARGET CLIENTS / SECTORS
Masisizane Fund – an Old Mutual Initiative			
1. Masisizane Fund	<ul style="list-style-type: none"> Mandate is to contribute to job creation, reduce inequality, promote economic growth and support, develop and promote entrepreneurship, while attracting investment to SMMEs. 	<ul style="list-style-type: none"> Loan funding. 	<ul style="list-style-type: none"> Agribusiness (Primary & Agri-processing). Franchising & Commercial Enterprises. Supply Chain & Manufacturing.