

## Direct Lending

### TREP Application Form

#### Section A

##### 1. Contact Person's Details

First name(s)	
Surname	
Telephone number (landline)	
Cell phone number	
Email address	

##### 2. Company Information

Business Name	
Company Registration Number (CIPC, etc)	
Type of Business (e.g. tshisanyama, car wash, restaurant, butchery, automotive etc)	
Business Address	
Postal Code	
Province	
District Municipality	
Local Municipality	
Township/Village	

##### 3. Funding Requirements

Equipment, machinery, tools, etc	R
Furniture, fixtures, fittings, etc	R
Stock	R
Working capital	R
Other (please specify)	R
<b>Total finance required</b>	R

##### 4. DECLARATION AND CONSENT

I/We, the undersigned declare that the information provided in this application form is to the best of my/our knowledge true and complete.

I/We also understand that any wilful misrepresentation of the information in this application form will disqualify my/our application and may lead to legal action against me/us including the laying of criminal charges against

me/us as sureties as well as against the entity I/we represent for furnishing false statement or information to the Small Enterprise Finance Agency (SOC) Ltd (**sefa**).

I/We hereby grant **sefa** consent to perform an entity/personal search and check on my/our records with any other 3<sup>rd</sup> parties (e.g. credit bureau and/or a government agency) relating to this application.

I/We further authorise **sefa** to disclose my/our personal information to these parties to obtain the information they require and acknowledge that **sefa** will never disclose more information than they are required to.

**sefa** warrants that it will treat your personal information as confidential and take all necessary steps to protect your information as required by the Protection of Personal Information Act of 2013. We will only disclose your information if:

- The law requires us to do so;
- It is in the public interest to do so;
- Our interests require disclosure; or
- You have given us your consent.

It is further recorded that by signing this form you are giving **sefa** permission to share your information with the Department of Small Business Development (DSBD) as well as the Small Enterprise Development Agency (Seda).

## 5. SIGNATURES

Surname	
Full Name(s)	
Designation	
Place	
Date	
Signature	

## Section B

### 6. Shareholder/Member/Owner Information

Name(s)		Surname		
Identity Number		Nationality	SA Citizen	Permanent Resident
Race		Any Disability	Yes	No
Percentage Shareholding		Gender		
Email Address		Cell Number		
Telephone Number		Marital Status		
Physical address				
Postal Code				
Postal address (if different from physical address)				
Postal Code				
<b>DECLARATION AND CONSENT DECLARATION AND CONSENT</b>				

I, the undersigned declare that the information provided in this application form is to the best of my knowledge true and complete. I also understand that any wilful misrepresentation of the information in this application form will disqualify my application and may lead to legal action against me and/or the entity I represent including the laying of criminal charges against me as sureties as well as against the entity I represent for furnishing false statement or information to the Small Enterprise Finance Agency (SOC) Ltd (**sefa**).

I hereby grant **sefa** consent to perform an entity/personal search and check on my records with any other party (e.g. credit bureau and/or a government agency) relating to this application.

I further authorise **sefa** to disclose some of my personal information to these parties to obtain the information they require and acknowledge that **sefa** will never disclose more information than they are required to. **sefa** warrants that it will treat your personal information as confidential and take all necessary steps to protect your information as required by the Protection of Personal Information Act of 2013 (POPI).

We will only disclose your information if:

- The law requires us to do so;
- It is in the public interest to do so;
- Our interests require disclosure; or
- You have given us your consent

It is further recorded that by signing this form you are giving **sefa** permission to share your information with the Department of Small Business Development (DSBD) as well as the Small Enterprise Development Agency (Seda).

#### SIGNATURE

<b>Surname</b>	
<b>Full Name(s)</b>	
<b>Designation</b>	
<b>Place</b>	
<b>Date</b>	
<b>Signature</b>	

#### SPOUSE'S DECLARATION AND CONSENT (If married in community of property)

I have obtained my spouse's consent to enter into this Credit Facility and for credit check with any credit reference agency. I understand that I will be liable for fraud should I falsely declare my spousal consent.

<b>Surname</b>		<b>Full Name(s)</b>	
<b>Designation</b>		<b>Place</b>	
<b>Date</b>		<b>Signature</b>	

## ANNEXURE 1 – APPLICATION CHECKLIST

Please attach the following supporting documents – where applicable
<ul style="list-style-type: none"><li>a. Certified copy of ID and that of Spouse (if married In Community of Property) - not older than 3 months</li><li>b. Marriage certificate / marriage contract (where applicable)</li><li>c. Short CV of the members/directors/shareholders/owners</li><li>d. Proof of residence – utility bill / sworn affidavit (not older than 3 months)</li><li>e. Valid Tax Clearance Certificate</li><li>f. Company Registration Documents e.g. CK2/ CK14.3</li><li>g. Proof of CIPC/CIPRO annual fees</li><li>h. Six months latest bank statement (personal and business)</li><li>i. Supporting quotations (with contact person and banking details of supplier)</li><li>j. Personal Income and Expenditure Schedule and Assets &amp; Liability Statement of the Director(s)</li><li>k. Members / Shareholders resolution to apply (if applicable)</li><li>l. In an event of a Court judgment – provide proof of payment or confirmation that the debt is rescinded</li><li>m. In case of a default judgment – please provide an arrangement letter with your creditor(s) and statement showing 3 months consecutive payments being made to honour the arrangement</li><li>n. Lease agreement /letter of intent to lease (if applicable)</li><li>o. Franchise Agreement (if applicable)</li><li>p. Cashflow projection with clear assumptions – 36 months</li><li>q. Funding proposal and cashflow projections</li><li>r. Business profile</li></ul>

## ANNEXURE 2

### PROGRAMME OUTLINE

The Scheme supports **all small enterprises operating in townships and rural areas** that meet the qualifying criteria including but not limited to the following sectors:

- a. Clothing & Textile
- b. Bakeries & Confectionaries
- c. Tshisanyama and Cooked Food
- d. Retail (including restaurants, car washes, general dealers etc.)
- e. Automotive
- f. Personal Care
- g. Artisans

#### **What does the Scheme cover:**

- a. Cost of production inputs, e.g., material, equipment, machinery, tools, etc.
- b. Working capital including salaries, rent etc.
- c. Assistance with compliance and technical skills improvement, e.g., labelling, industry standards and quality etc
- d. Business and financial management training, including productivity management
- e. Facilitated market access

#### **The financial package is structured at a maximum value of R1 000 000 that consist of:**

- a. Maximum of R1 000 000 towards working capital, cost of equipment, or any other CAPEX (paid directly to supplier where applicable)
- b. The financial package will be offered in the form of a blended finance with 50% of the total approved amount being a Grant i.e., maximum grant amount of R100 000.

*Example - 1: Total funding applied for R100 000 = R50k loan and R50k grant*

*Example - 2: Total funding applied for R150 000 = R75k loan and R75k grant*

*Example - 3: Total funding applied for R250 000 = R150k loan and R100k grant*

*Example - 4: Total funding applied for R1 000 000 = R900k loan and R100k grant*

### **Loan Repayment Terms**

- a. Maximum 60 months repayment period dependent on cashflows.
- b. Interest rate at fixed rate of 5%.
- c. 6 months moratorium (on capital and interest)

**The following Business Development Support linked to the Scheme will be coordinated through Seda:**

- a. Compliance with applicable standards for products
- b. Business and financial management training and mentorship through participants in the Business Services support scheme

### **Conditions for Participating in the Scheme:**

- a. Willing to participate in the DSBD/ Seda facilitated business development process.

### **Who can apply?**

- a. An entity registered with CIPC including cooperatives;
- b. The business must be 100% owned by South African nationals;
- c. Employees must be 70% South Africans, and in the case of non-South African employees – they must hold valid work permits;
- d. The enterprise must be operating in a township or rural area;
- e. The enterprise or its owner must possess or willing apply for a business license after the funding has been provided, with the local municipality;
- f. The enterprise must be registered or must apply for registration with SARS and UIF;
- g. The enterprise must have a valid business bank account or willing to open and operate a business account

### **How to apply:**

- a. Application form is available on sefa internet [www.sefa.org.za](http://www.sefa.org.za)
- b. On the option <>apply for finance>>, choose TREP and get application form.
- c. Applications must be submitted to [trep@sefa.org.za](mailto:trep@sefa.org.za)
- d. Upload the required statutory and supporting documents, as outlined under Annexure "1" above