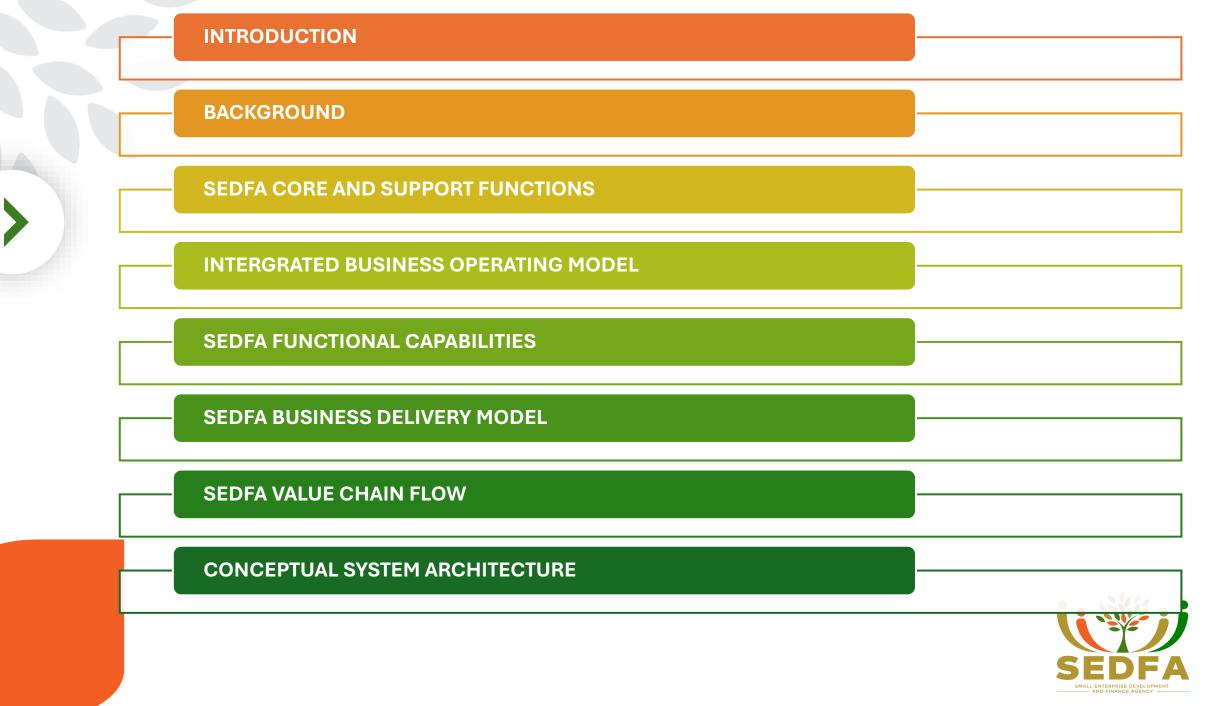




BizAssist Enterprise System







INTRODUCTION AND BACKGROUND





INTRODUCTION

- The Small Enterprise Development and Finance Agency (SEDFA) is a pivotal organization dedicated to supporting and empowering small enterprises. Established under the National Small Enterprise Amendment Act 21 of 2024, SEDFA operates as a Schedule 3B State Owned Company in terms of the Public Finance Management Act 1 of 1999, as amended.
- SEDFA's primary functions include providing financial assistance, business development services, and capacity building programs to foster the growth and sustainability of small businesses.
- SEDFA aims to develop the BizAssist Enterprise System and is seeking capable partners to collaborate on this ambitious project. This initiative includes the provision of shared ICT services to small enterprises, ensuring they have access to cutting-edge technology and support for their growth and development.

INTRODUCTION

- The BizAssist Enterprise System is envisioned as a comprehensive platform designed to streamline and enhance the support services provided to small enterprises. This system will play a pivotal role in bolstering SEDFA's mission to foster sustainable growth and development within the small enterprise sector.
- SEDFA, through the BizAssist Enterprise System, aims to address these challenges by providing small enterprises with the tools and resources they need to thrive. By integrating financial assistance, business development, market access, training, and analytics, the system will create a supportive environment that empowers small businesses to succeed.

 This holistic approach not only strengthens individual enterprises but also enhances the overall competitiveness and sustainability of the small enterprise ecosystem.







SEDFA CORE AND SUPPORT BUSINESS FUNCTIONS







SEDFA CORE AND SUPPORT FUNCTIONS



Business Development Support

Entrepreneurship promotion and development

Incubation and acceleration support

Mentorship, training and capacity building

Priority sectors development and promotion

Quality, productivity, and technology upgrading

Co-operative banking institutions' development

Supply chain integration and market linkages

Enterprise startup, formalisation, and compliance

and life cycle monitoring

Infrastructure facilitation

and support

- Business needs assessment, case management,
 - Indirect finance
 - Credit guarantees and credit enhancement

Lending and Investment

- Equity investments

- Management of state assets (properties)

Leadership

- Business Intelligence, Strategy
- Governance
- Advocacy
- **Policy** management
- Performance monitoring and reporting



- Direct finance

 - Fund management (Public and private clients)
 - Capital raising / resources mobilisation

Eco-System Development and Management



- Stakeholder relationship and partnerships management
- Marketing, communication, media, and brand management
- Portal management (Ecosystem information management and knowledge sharing)
- Ecosystem performance monitoring and reporting
- Impact assessments
- Intermediary development and management

Corporate **Support**

- Finance, Treasury and SCM
- **Human Capital** Management
- **ICT**
- Legal
- Facilities and **Auxiliary Services**
- **Internal Audit**
- Risk Management





INTEGRATED BUSINESS DELIVERY MODEL



SUPPORT TAILORED FOR THE STAGE OF INVESTMENT LIFECYCLE

DIRECT FINANCING CHANNEL: LENDING AND INVESTMENT SERVICES

BDS

Ideation to start-up and establishment:

- Entrepreneurship/ business development
- Business plan development:
 - Standardised
 - Tailored
- Pre-investment and investment readiness support

Deal Origination:

- Receive and assess applications
- Conduct basic assessments/ engage with BDS to address shortcomings

Deal Conclusion:

- Detailed due diligence
- · Structuring of financial solutions
- · Independent credit risk assessment
- Legal review
- Approval by delegated governance structure
- Term sheet, conditions precedent (CP) and disbursement conditions
- Signed agreement on BDS assistance and commitments as a condition of the investment

Portfolio Management:

- Debtors' management
- · Client visits
- Financial assessments
- Credit status and impairment reviews
- Workout and restructuring
- Growth and expansion funding

Business support:

- Mentorship, coaching, and business performance diagnosis
- Quality, technology and productivity improvement
- Market access
- Support for businesses in distress

INDIRECT FINANCING CHANNEL: CREDIT GUARANTEES | NON-BANKIING INSTITUTIONS | JOINT VENTURE FUNDS | CO-OPERATIVES

INVESTMENT FUNDS: DEVELOPMENT FUND | COMMERCIAL FUND | EQUITY FUNDS | NICHE, SECTOR FUNDS

CAPITAL RAISING AND RESOURCE MOBILISATION

STATE ASSETS MANAGEMENT

INCUBATION, DIGITAL HUBS, AND ACCELERATION SUPPORT SERVICES

CO-OPERATIVE BANKING DEVELOPMENT AND CAPACITY BUILDING SERVICES

INTERMEDIARIES DEVELOPMENT AND CAPACITY BUILDING SERVICES



INTEGRATED SERVICE DELIVERY PROGRAMMES

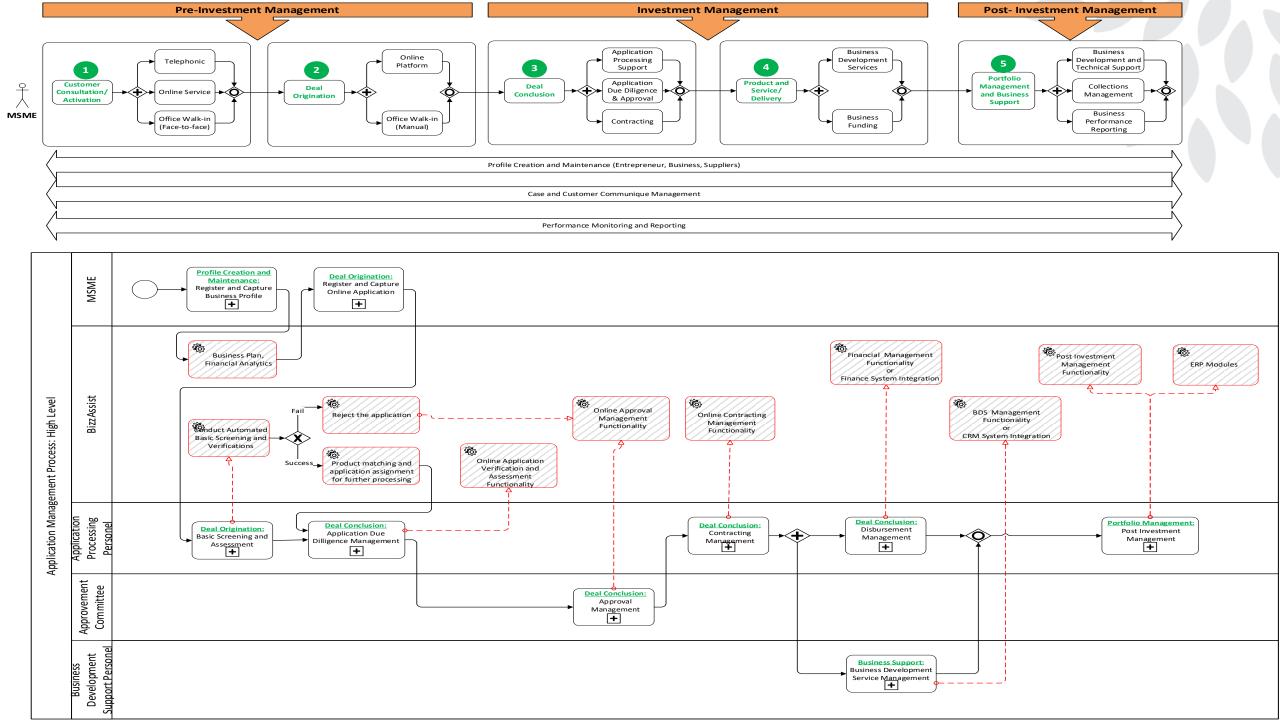




INTEGRATED VALUE CHAIN FLOW











CONCEPTUAL SYSTEM ARCHITECTURE





