



This is the Small Enterprise Finance Agency

sefa

Small Enterprise Finance Agency

Accessible Development Finance



*The Small Enterprise Finance Agency (**sefa**) strives to be the leading catalyst in the development of sustainable small, micro and medium enterprises (SMMEs) and Co-operatives through the provision of finance.*

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Small Enterprise Finance Agency



Who we are

The Small Enterprise Finance Agency (SOC) Limited (**sefa**) provides financial products and services to qualifying SMMEs and Co-operatives, as defined in the National Small Business Act of 1996 and amended in 2004, through a hybrid of wholesale and direct lending channels within the following sectors:

- agriculture, such as cash crop contract farming and agro-processing;
- mining and quarrying;
- manufacturing;
- construction;
- green industries, such as renewable energy, waste and recycling;
- retail and wholesale trade; and
- services, including tourism, information technology, engineering, transport and logistics, finance and business services.

The agency is a wholly owned subsidiary of the Industrial Development Corporation Limited (IDC) and was founded on 1 April 2012 – in terms of Section 3 (d) of the Industrial Development Corporation Act, No. 22 of 1940 (IDC Act) – following a cabinet decision and the 2011 State of the Nation Address to merge the three agencies: Khula, the South African Micro-Finance Apex Fund and the IDC's small business funding into a single entity.

sefa has a national presence with its Head Office located in Centurion, Gauteng. We operate as a development finance institution (DFI) to foster the establishment, development and growth of SMMEs and Co-operatives, and to contribute towards poverty alleviation, job creation and economic growth.

Our purpose

sefa's is entrusted to forge successful partnerships that contribute to great enterprises. Our contribution to SMMEs and Co-operatives therefore extends beyond the financial commitments we make. That is, we invest in companies where we can serve as a strategic financial partner to significantly contribute to the growth of the enterprise and so create a lasting value.

Our task is to provide SMMEs and Co-operatives throughout South Africa with simple access to finance in an efficient and sustainable manner, by:

- delivering wholesale and direct lending credit facilities or products;
- providing credit guarantees to SMMEs and Co-operatives;
- supporting the institutional strengthening of financial intermediaries, so that they can effectively assist small and micro-enterprises and co-operatives;
- creating strategic partnerships with a range of institutions for sustainable small, micro and co-operative enterprise development and support;
- monitoring the effectiveness and impact of our financing, credit guarantee and capacity development activities; and
- developing (through partnerships) innovative finance products, tools and channels, to speed up increased market participation in the provision of affordable finance.



Small Enterprise Finance Agency

Our aspiration

At our core, we understand that the lifeblood of a company, and in particular small, micro and co-operative enterprises, is its cash flow. That is the reason **sefa** strives to be the leading catalyst in the development of SMMEs and Co-operatives through the provision of finance.

Our principles

Our values and guiding principles were created to deepen institutional culture, assist in organisational cohesion, and support our purpose and aspiration. They are:

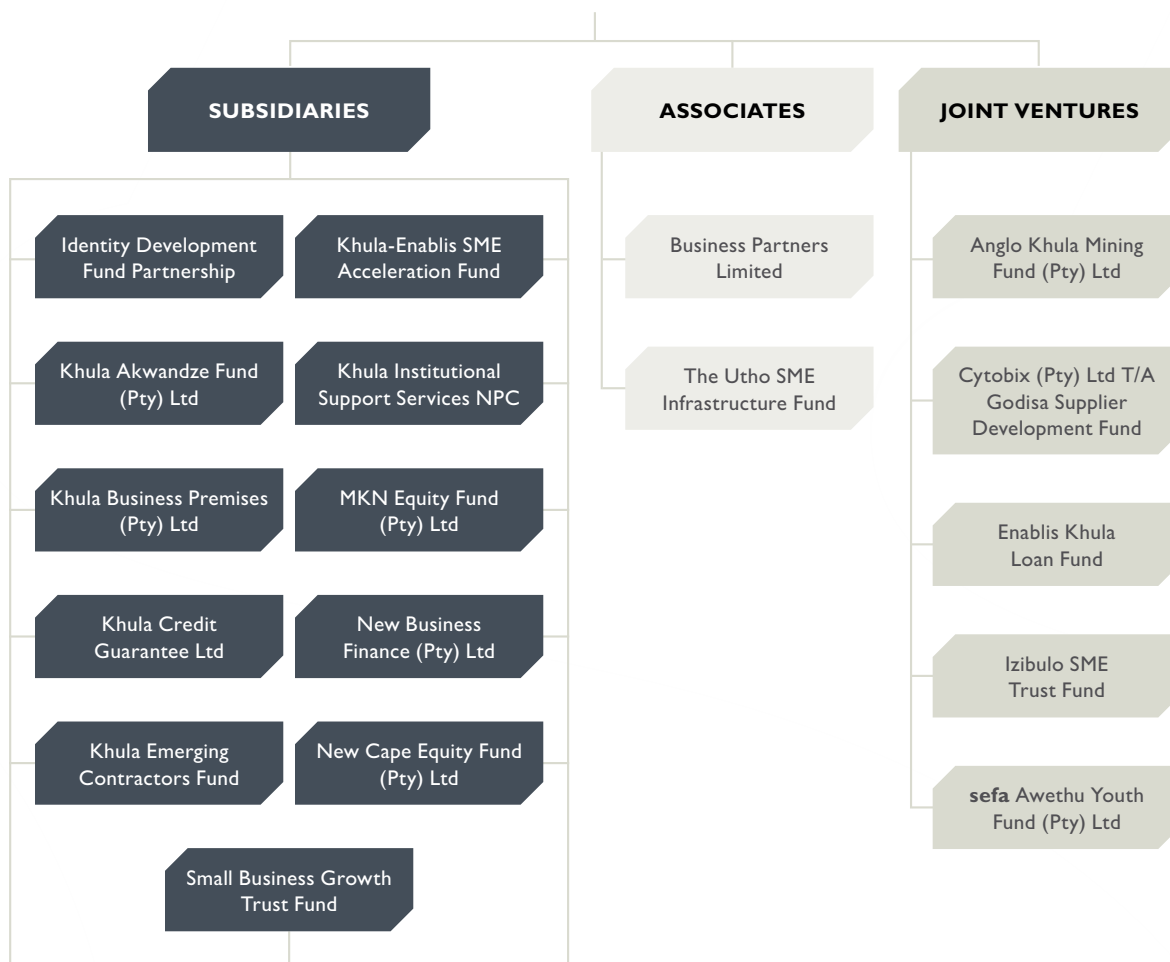
- **Kuyasheshwa!** We act with speed and urgency.
- **Passion for development:** solution-driven attitude, commitment to serve.
- **Integrity:** dealing with clients and stakeholders in an honest and ethical manner.
- **Transparency:** ensuring compliance with best practice on the dissemination and sharing of information with all stakeholders.
- **Innovation:** continuously looking for new and better ways to serve our customers.



Group structure



Small Enterprise Finance Agency



How can SMMEs and Co-operatives access **sefa**'s products?

sefa conducts business through the following distribution channels:

- our head office in Centurion, Gauteng;
- nine regional offices;
- co-locations; and
- website.



*SMMEs and Co-operatives can access credit facilities from as little as R50 000 up to a maximum of R5 million when applying directly through **sefa**'s offices.*

Creating partnerships is an important element of our sustainable development strategy. It is a means to provide numerous small, micro and co-operative enterprises throughout the country with both the financial and business support required to either establish new enterprises or grow existing businesses, and, in doing so, contribute towards sustainable job creation.

To ensure that **sefa** is accessible and has a wider reach depends on a number of factors, including the relationships with both the public and private sector:



For that reason, SMMEs and Co-operatives can also access **sefa** products through any of the following intermediary/partnership channels:

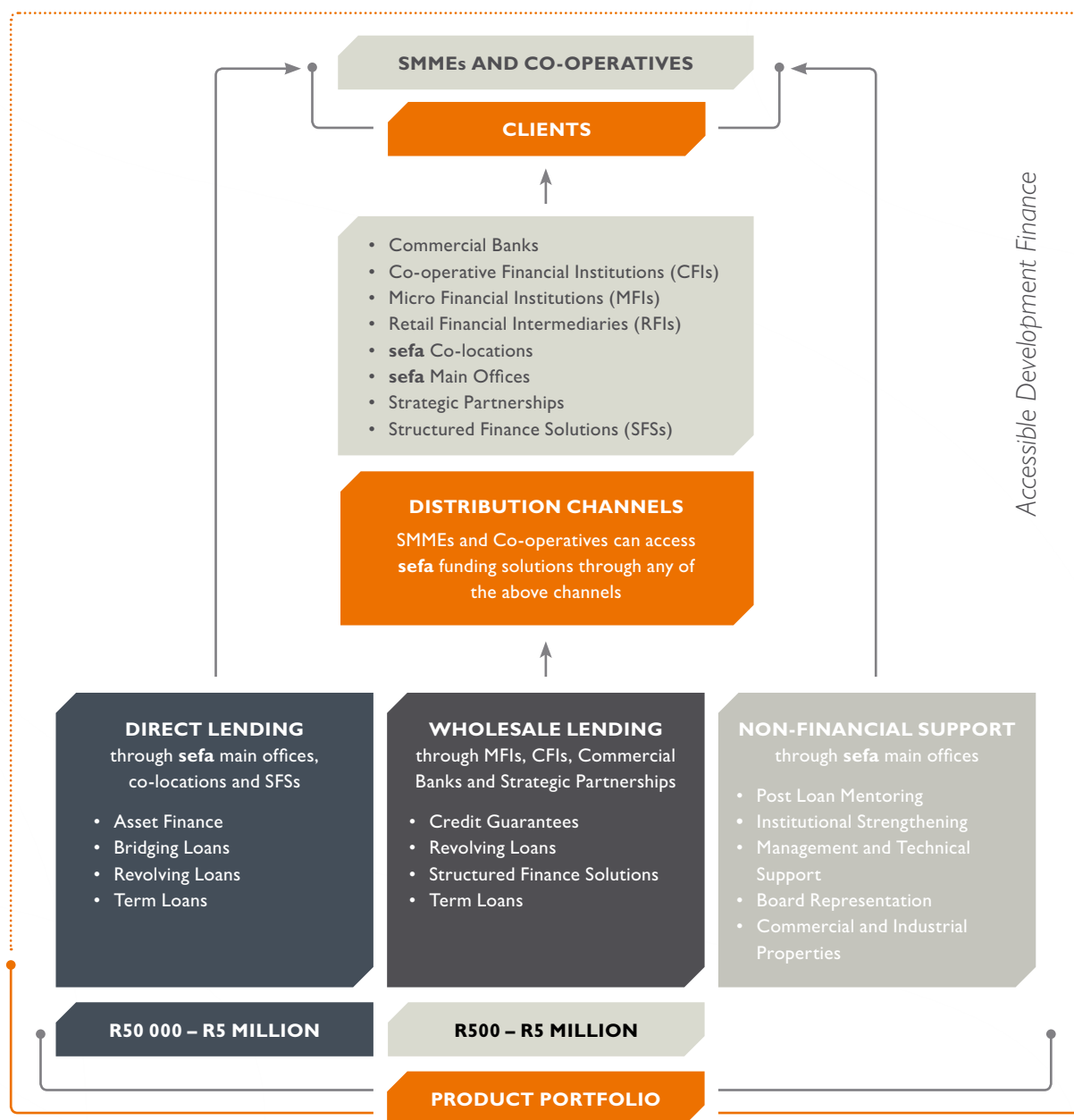
- commercial banks;
- co-operative financial institutions;
- micro-finance intermediaries (MFIs);
- retail financial intermediaries (RFIs);
- strategic partnerships; and
- structured finance solutions (SFS).



*Small, micro and medium-sized enterprises and co-operatives can access credit facilities from R500 up to R5 million when applying through any of the **sefa** intermediaries/partnerships.*

Our products and distribution channels

To deliver on its mandate, **sefa** has designed finance products to meet the diverse needs of small, micro, medium-sized enterprises and co-operatives. These are discussed in detail below.





Direct Lending Products

ASSET FINANCE

sefa offers an asset finance facility that is tailored to your business' asset needs. We help you to buy a wide range of new and/or used moveable assets (such as equipment/machinery).

Assets purchased through this funding method must be identifiable by a means of serial numbers.



BENEFITS

- Asset finance allows you to acquire or lease without impacting your bank balance.
- Assets acquired through asset finance can be used by sefa as security for the loan.



REPAYMENT TERM

The loan duration is up to a maximum of 60 months or for the economic life of the asset (whichever comes first).



BRIDGING LOANS

This is a short-term loan that is provided to an enterprise to finance its working capital, such as stock and/or operating overheads. This credit facility is designed for business-to-business transactions and is usually suitable for businesses that have secured firm contracts (purchase orders) with other businesses; that is, businesses that offer services and or products to other businesses.



BENEFITS

- A bridging loan allows your business to meet short term financial obligations by providing immediate cash flow.



REPAYMENT TERM

The repayment duration of a bridging loan is linked to the specific term of a contract up to 12 months.



REVOLVING LOANS

This is a line of credit whereby the person lending the money pays a commitment fee and is then allowed to use the funds when they are needed. It is usually used for clients who have contracts with a predetermined lifespan and monetary value. Revolving credit facilities are mainly used for operating purposes and the loan amount varies from month to month, depending on the client's current cash flow needs.

This advance is primarily available to established businesses that are mainly existing sefa clients with satisfactory credit records.



BENEFITS

- Repayments are structured in relation to the business' cash flow projections.



REPAYMENT TERM

The revolving loan repayment term is a maximum of 12 months (or dependent on the duration of the contract).



TERM LOANS

Term loans offer businesses the cash they need to purchase other forms of moveable assets. Unlike asset financing, term loans are used to acquire moveable assets that cannot be identified by means of serial numbers (such as office furniture, fixtures and fittings).



BENEFITS

A business can use a term loans for the following:

- Often a small business will use the cash from a term loan to purchase fixed assets such as equipment used in its production process; and
- assets acquired through a term loan can be used by **sefa** as security for the loan.



REPAYMENT TERM

The term loan repayment period is between 12 and 60 months.

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*sefa's is entrusted to forge
successful partnerships that
contribute to great enterprises.*





*Who is legible to apply for **sefa**'s finance products?*

IN GRANTING LOAN FINANCING TO QUALIFYING BUSINESSES, THE APPLICANT MUST:

- be a South African citizen or a permanent resident;
- be a registered entity with a fixed physical address;
- be within the required contractual capacity;
- be registered within South Africa;
- be compliant with generally accepted corporate governance practices appropriate to the client's legal status;
- have a written proposal or business plan that meets the requirements of **sefa**'s loan application criteria;
- demonstrate the character and ability to repay the loan;
- have provided personal and/or credit references (if available);
- be the majority shareholder and the owner manager of the business;
- where available, provide relevant securities/collateral; and
- have a valid tax clearance certificate.

THE FOLLOWING BUSINESSES FALL OUTSIDE THE SCOPE OF ENTERPRISES THAT WE FUND:

- labour brokers
- manufacturing and selling of ammunition;
- tobacco, alcoholic beverages, gambling and sex trade;
- non-profit organisations;
- political organisations;
- persons under debt review;
- un-rehabilitated insolvent shareholders and/or directors of applying entities;
- primary agriculture (except cash crops and the applicant must have an off take agreement); and
- property development.



What documentation do you need to apply?

The checklists below will help you to gather all the necessary documentation you will need to speed up your loan application:

TERM LOANS AND ASSET FINANCE

- Business plan
- Cash flow projections
- Lease agreement (if applicable)
- Franchise agreement (if applicable)

BRIDGING LOAN APPLICATIONS

- Project plan and projections
- Copy of contract or order
- Completion certificate for previous work done (for construction projects only)
- NHBRC and CIDB (for construction projects only)

ALL FUNDING APPLICATION REQUIREMENTS

- Application form
- Surety form (where applicable)
- Certified copy of ID and that of spouse (if married in community of property [ICOP])
- Marriage certificate (where applicable)
- Short CV of the members/directors/ shareholders/trustees/etc.
- Proof of residence: utility bill/sworn affidavit (not older than three months)
- Valid tax clearance certificate
- Company registration documents, such as a CK2 or company profile
- Proof of CIPC/CIPRO annual fees
- Six months latest bank statement (personal and business)
- Loan breakdown
- Supporting quotations (with contact person and banking details of supplier)
- Personal income and expenditure schedule, and statement of assets and liability
- Proof of own contribution and source (if applicable)
- Member's resolution to apply (if applicable)
- If a judgment, notice or default is issued against the applicant, a letter or document to prove that arrangements are made to settle the account or proof that the account is settled must be provided
- Historic financial statements (not less than three years – if applicable)
- Up to date management accounts (if applicable)
- Debtors age analysis (if applicable)
- Creditors age analysis (if applicable)

Wholesale Lending Products



CREDIT FACILITIES TO STRATEGIC PARTNERS/INTERMEDIARIES

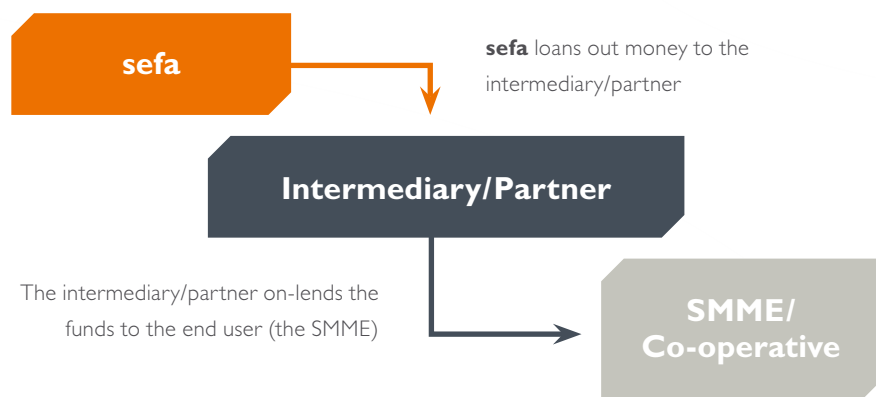
Interrelationships are key to **sefa** and it is our belief that the solutions to the SMME problems cannot be dealt with by one organization. However, an integrated and well co-ordinated approach will yield positive results. Our support therefore comes from stakeholders, partnerships and clients.

It is within this mindset that we offer financial support to intermediaries/partners, so as to better service SMMEs and Co-operatives across South Africa. The collaborative efforts of **sefa** and its strategic partners resulted in over 115 000 SMMEs and Co-operatives accessing **sefa**'s finance products in the past two financial years.

Importantly, a robust distribution channel with multiple access points offered by **sefa** financial intermediaries and strategic partnerships enable ease of access to the facilities/financial products for both new and existing SMMEs and Co-operatives.

HOW DOES THIS FUNDING MODEL WORK?

sefa provides an on-lending facility to the intermediary/partner.





Strategic Partnerships:

sefa invests funds jointly with the partner to support enterprises in specific industrial sectors. The funds are usually established for a 10 year period.

INTERMEDIARIES & CO-OPERATIVES

Financial intermediaries play an integral part in facilitating access to finance for SMMEs and Co-operatives. **sefa** enters into strategic partnerships with established intermediaries that have a wider footprint and lends out bulk capital to these intermediaries who then serve as wholesale distributors of **sefa**'s products to the SMME and Co-operative market. We partner with the following financial intermediaries:

- **Retail finance intermediaries (RFIs):** offer credit facilities that are extended over a period of up to five years where interest and capital moratoriums are permitted. Facilities range between R250 000 up to R5 million.
- **Microfinance intermediaries (MFIs):** cater for financial needs of mainly small and medium sized businesses. Facilities range between R500 and R250 000.
- **Co-operative financial institutions (CFIs):** **sefa** has designed loan programmes to sustain CFIs so that they can offer better financial services to small enterprises who are also the CFIs' members. Facilities range between R500 up to R50 000.
- **Non-Financial Co-operatives:** offer its members various services except savings and loans.
- **Structured Finance Solutions:** **sefa** forges partnerships with technical organisations to support small, micro and co-operative enterprises. **sefa** contracts directly with the concerned enterprise.

SMMEs can visit the **sefa** website to obtain a full list of intermediaries and co-operatives in their area.

How do I become a **sefa** intermediary or access funds as a CFI?

INTERMEDIARIES

In granting wholesale funding to qualifying intermediaries, **sefa** applies the following criteria in the evaluation of applications:

- the maximum investment of R100 million;
- the maximum amount to be invested to small and micro enterprises is R5 million;
- the funding must meet developmental goals (black-owned, women owned, priority provinces and youth owned);
- the funding must focus on the specific, niche or unique product offering;
- applicants must at least be a level 4 on the BBBEE scorecard;
- applicants must have a proven pipeline for the funding required;
- applicants must be South African citizens and permanent residents;
- applicants must be within the required contractual capacity;
- controlling interest (+50 percent) of the business enterprise must be held by a South African citizen(s);
- all business operations must be within South Africa;
- the enterprise must be compliant with generally accepted corporate governance practices appropriate to the applicant's legal status;
- a written proposal or business plan that meets the requirements of **sefa**'s loan application criteria;



- the applicant must demonstrate the character and ability to repay the loan;
- provide personal and/or credit references (if available);
- where available, provide relevant securities/collateral;
- have a valid tax clearance certificate;
- the applicant must contribute at least 10 percent of the required funding; and
- the business must have been in operation for at least two years.

CO-OPERATIVES

Co-operatives play a vital role in providing finance to SMMEs. **sefa** extends financial assistance to the following types of co-operatives:

CO-OPERATIVE FINANCIAL INSTITUTIONS

Co-operatives financial institutions also known as deposit taking co-operatives and co-operatives banks are owned by 200 or more members and the primary source of their capital is the members' contributions. These types of co-operatives provide savings and credit facilities to their members. In addition to the Co-operatives Act, the Exemption Notice issued in terms of the Banks Act and Co-operatives Banks Act as Amended regulates them.

To qualify for funding, a CFI must:

- be legally registered with the Co-operatives Banks Development Agency (CBDA) and the Companies and Intellectual Property Commission (CIPC);
- have a minimum of 200 members;
- comply with the CBDA's standards of practice;
- provide proof of registration with the National Credit Regulator (NCR) where applicable;
- provide audited/reviewed financial statements;
- have been in existence for a year;
- have a lending and savings policy;
- must have a fully functioning body;
- have a savings book/share capital of at least R100 000; and
- be registered with the South African Revenue Services (SARS).

A non-financial co-operative can get a maximum loan of up to R5 million.

NON-FINANCIAL CO-OPERATIVES

Non-financial co-operatives are non-deposit-taking co-operatives, owned by a minimum of five persons and offer its members various types of services except for savings and loans. This type of co-operative is regulated in terms of the provisions of the Co-operatives Act as amended. **sefa** provides start-up loans and business loans to these co-operatives.

To qualify for start-up and business loans, a non-financial services co-operative must:

- be legally registered with the Companies and Intellectual Property Commission (CIPC);
- have five to ten members;
- have been in existence for at least six months for start-ups and one year for matured co-operatives;
- support enterprise creation and activities;
- be registered with the South African Revenue Services (SARS); and
- provide audited/reviewed financial statements.



STRATEGIC PARTNERSHIPS

sefa holds equity stakes in joint ventures, which are partnership funds created with reputable organisations to address specific markets and sectors. The purpose is to leverage off specialised skills and/or market reach of the participating investors, who each contribute equity to the vehicle. The term of these partnerships vary, but usually these span over a 10-year period. These specialised funds provide financial assistance to small and medium enterprises in specific industries all over South Africa.



KHULA CREDIT GUARANTEE SCHEME

The scheme is designed to assist small business owners who wish to apply for finance in commercial banks to start new businesses, or expand or acquire existing businesses, but do not have sufficient collateral. This facility indemnifies the financial institutions and enables banked businesses that lack adequate collateral to access funding.

At present, **sefa** is working with the four major banking institutions as distribution points. Therefore, to take advantage of the Credit Guarantee Scheme facility, SMMs and Co-operatives can go to any of the following registered commercial institutions:

- ABSA
- FNB
- Nedbank
- Standard Bank



LAND REFORM EMPOWERMENT FUND

The Land Reform Empowerment Fund was established to aid black emerging farmers. The fund is managed by **sefa** on behalf of the Department of Rural Development and Land Reform. The fund is wholesaled by **sefa** to the target market through commercial banks, reputable private sector agricultural lenders and other development finance institutions.

Since its inception (1999/2000), the Fund has reached and benefitted at least 65 projects, and benefitted at least 7 000 black beneficiaries of which 38% are women. The Fund uses the following financing instruments:

- mechanisation loans;
- production loans;
- mortgage loans;
- equity share loans;
- equity-warehousing in financed retail financial intermediaries; and
- wholesale facilities.



STRATEGIC PARTNERSHIPS

This is one of **sefa's** strategic means to reach as many small businesses nationally and provide them with the necessary financial and business support they need to establish and expand existing businesses, hence contributing towards sustainable job creation. Below are highlights of some of the Strategic Partnerships that have been established:

- **sefa Awethu Youth Fund:** established as a financial aid to assist youth entrepreneurs in Gauteng, especially youth in the townships;
- **iKwezi Tourism Facility:** an innovative new finance concept aimed at providing business loans to small businesses in the tourism industry. **sefa** and the Tourism Enterprise Partnership (TEP) have joined forces to develop an assistance facility, which will be able to support a more holistic approach to developing SMMEs and Co-operatives in the tourism industry.
- **Anglo American sefa Mining Fund:** established to aid small and medium sized black empowerment businesses that are involved in small scale mining and related activities within South Africa.
- **Khula Akwandze Fund:** for small-scale sugar-cane growers.

Visit the **sefa** website for a full list of Strategic Partnerships.



WE ARE SOCIALLY RESPONSIBLE

It is our belief that great sponsorships are built on bold ideas and sustainable relationships. We agree with the saying that a "business cannot succeed in societies that fail". This is reflected in our strategic priority and mandate to constantly raise the profitability of local operations, sustainably. That way, we do not only make a difference to people's lives, but we can provide solutions to a whole new client base.

As a truly South African company we engage in sponsorships that are relevant to our target markets. Through authentic engagement we ensure a positive impact on the lives of those with whom we engage, allowing us to become their developmental partner.



SUSTAINABLE DEVELOPMENT OF SMMEs AND CO-OPERATIVES

Sustainable development is integral to the way we do business. It is reflected in our strategic priority and our mandate: to constantly raise the profitability of local operations, sustainably.

Our sustainable development priorities provide a strong framework and offer clarity to our local operations on how to address material sustainable development issues. At the same time, our approach is flexible enough to allow our local operations to invest their resources in the issues most relevant to them in their own markets.

These priorities are continually tested and reviewed at group level and by our local businesses, ensuring that they remain relevant and meaningful. We regularly consult with external stakeholders to make sure that we take their views and perceptions into account, and evolve our approach accordingly.



Frequently asked questions

We have proactively answered 10 popular questions that business owners ask below. If your question is not included, please contact us through any of our client liaising points.

How long will I wait before my application is approved and the funds are transferred to my account?

- Bridging loans and revolving credit facility are quicker to process and do not require a business plan but a valid contract.
- Term facilities take longer than bridging loans and require a comprehensive business plan to be submitted.
- To speed up the turnaround times, you must submit ALL the supporting documentation as per the application checklist.

If I am blacklisted or under debt review, can sefa still grant me funding?

Yes however, each business finance application is treated on its own merit (you must however demonstrate willingness to redeem your debt by making arrangements with your creditors, that is, the institutions and/or individuals you owe).

At what phase of my business can I approach sefa? At start-up, or growth or decline?

You can approach **sefa** at any phase of your business: start-up, growth and expansion, or even if it is an existing business that you may want to acquire - as long as you have a viable business plan for that business, **sefa** will look into it.

What if I do not have security or collateral?

sefa considers all applications – whether with collateral or NOT.

Does sefa fund a business that exports or imports outside the borders of South Africa?

Yes, but the enterprise must be registered and be operated in South Africa.

How much interest does sefa charge?

sefa prices for risk BUT give discounts for developmental impact.

Does my spouse need to sign for business?

Yes, if married in community of property (ICOP).

Does sefa give funding to acquire property (buildings)?

If the property in question will be used solely for business operations, then yes **sefa** can offer assistance.

Can sefa help me develop a business plan?

In most cases, we refer businesses without formally written business plans to the Small Enterprise Development Agency (seda). seda is our sister agency that provides non-financial support to SMMEs and Co-operatives. Visit www.seda.org.za for more information.

Can sefa fund me if I do not have my own contribution?

It works in your favour to have your own contribution. This helps lower your debt with **sefa**. Either way, **sefa** treats each case uniquely. Risk-taking by the entrepreneur, however, is not negotiable. Risk can be shared through cash contributions, personal sureties or career sacrifice.

Why **sefa**?

The business needs of SMMEs and Co-operatives come first and we are committed to providing them with the best service and expertise. We emphasise the importance of responsiveness, innovation and creativity, which helps us to develop products and services that will exceed the small business owner's expectations, contribute to the sustainability of their businesses and create further jobs.

Over the past two financial years, **sefa** has disbursed over R2.1 billion to 115 000 SMMEs and Co-operative Enterprises and facilitated the creation and maintenance of ± 107 000 formal and informal sector jobs.

sefa exists to address challenges faced by SMMEs and Co-operative Enterprises, especially access to finance. We primarily target sustainable enterprises that are unable to attract commercial credit due to, amongst others, the following:

- **credit bureau listing:** we do not disqualify a business owner who is listed at a credit bureau, however, we need proof that you have made arrangements to repay your debt;
- **initial cash flow constraints:** we grant a capital holiday where applicable; and
- **lack of collateral (security):** we register any securities if the client has assets they can offer as security.



Contact us

For more information regarding the **sefa** products or other non-financial assistance, call our Client Liaison Centre on 012 748 9600 or write to us at helpline@sefa.org.za.

Alternatively, you can visit any of our Regional Offices near you, or log onto www.sefa.org.za



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Saldanha

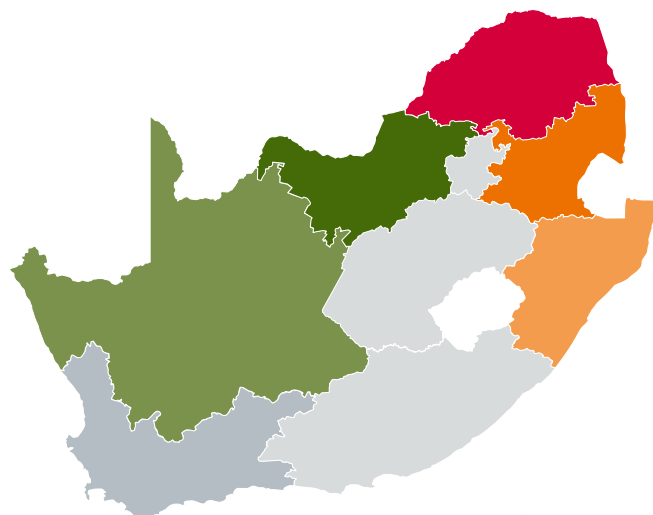
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