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| **Access to funding Guidelines** |
| **Executive Summary** |
| General overview of the business covering the following areas:* Business phase (start-up, expansion or acquisition)
* Background/history of the business including the geographic location of the operations and how long the business has been operating for
* Industry within which the business operates
* Shareholding structure
* Products/services being offered
* Target market
* Competition and competitive edge
* Outline of expansion plan/start-up plans and the amount of funding required
* Revenues (current and projected) and profitability
* Other material issues such as number of existing and new jobs to be created
* New/existing contracts or letters of intent secured.
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|  |
| 1. **Company Information**
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| Company registered name |  |
| CIPC registration number |  |
| Trading name |  |
| Date registered  |  |
| Date started operating |  |
| SARS credentials |  |
| VAT Number |  |
| Tax clearance certification | Expiry date |
| Income tax number |  |
| UIF reference number |  |
| Financial Year-end |  |
| Geolocation |  |
| Physical address |  |
| Postal address |  |
| Social media platforms |  |
| Website address |  |
| Facebook  |  |
| Twitter |  |
| Instagram |  |
| 1. **Contact Person**
 |
| First name(s) |  |
| Surname |  |
| Telephone number (landline) |  |
| Cell phone number |  |
| Email address |  |
| 1. **Shareholder statistics**[[1]](#footnote-1)
 |
| **Black** | **Female** | **Disability****(if any)**[[2]](#footnote-2) | **Youth** |
| **%** | **%** | **%** | **%** |
| 1. **Shareholder Details**

**(to be completed for each shareholder)** |
| Full Names/Company name |  |
| Percentage shareholding |  |
| Identity number/Registration number |  |
| Net asset value as per personal balance sheet (total assets minus liabilities) |  |
| Disposable income as per personal income statement (total income minus expenses) |  |
| Credit bureau record |  |
| Marital status and type of contract |  |
| Physical address |  |
| Investment in business to be funded |  |
| Shareholding in other entities |  |
| 1. **Management and key employees**
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| Full Name | Role/Designation | Qualifications | Duration in Business funded |
|  |  |  |  |
|  |  |  |  |
| 1. **Company Structure**
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| Attach an organogram as well as experience and qualifications of key personnel (management)  |
| 1. **Business Operations**
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| * Outline the key operations of the business and applicable production processes as well as flow diagram or images (if applicable)
* A copy of the factory/building layout
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| 1. **Market (Industry) Analysis**
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| * Indicate economic factors affecting this industry
* Size of the market (indicate your source of reference) – The focus should be on feasibility assessment
* What percentage of the market size is your business targeting and WHY? Assumptions made etc.
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| 1. **Target Market**
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| * Who is your target market – provide details in terms of LSMs
* Why will they support your business as opposed to your competition
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| 1. **Products and Services**
 |
| * What specific products/services will the business provide to its customers
* Outline the business value proposition - WHAT PROBLEM ARE YOU SOLVING?
 |
| 1. Marketing Strategy
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| Product/Service | Type of product/service |
| Place | How will the business’ products/services reach its target market |
| Price | How will the business determine the pricing of its products/services?  |
| Promotion | How will the business market its products/services? |
| 1. **Sales Strategy**
 |
| * What does the projected sales look like for the five years?
* Assumptions used to project sales
* Projected turnover levels need to be based on secured contracts, valid letters of intent and/or verifiable market research
* Copies of all contracts with customers, letters of intent from potential customers (detailing volumes, prices and duration) and/or verifiable market research to be provided
* Turnover levels projected without any marketing backup or based purely on verbal agreements will be significantly discounted, which could result in the business projections being non-viable
* How seasonal are the sales expected to be?
* How does the business plan to reach these sales figures?
1. For existing businesses:
* Details of existing contracts/orders being serviced and remaining periods and/or volumes on these contracts/ orders
* Details of major customers and non-contract based work done each month over the past 12 months
 |
| 1. **Competitive Environment**
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| * List of key competitors
* Competitor analysis (e.g. pricing, product or service portfolio, key target market and

locations etc.)* Competitive edge of the business
* Selling strategy used (e.g. discounts offered, rebates etc.)
* Barriers to entry
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| 1. **Location**
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| * Describe the location of the business in terms of suitability, access to suppliers and customers, compliance to applicable legislation, etc
* Information on the right of use of the current or proposed premises from which the business undertakes its operations (e.g. proof of title, existing or proposed lease agreement, offer to purchase; or sale agreement)
* Proof that all necessary regulatory approvals have been obtained or at least applied for [e.g. Environmental Impact Assessments (EIA), rezoning of property rights (if required), etc.
* If these are yet to be obtained, please provide indicative timing for obtaining of such approvals
* Availability of bulk services such as water, electricity etc
* Municipal plans that will affect the location (such as road construction, etc)
* In case of franchising – when will the next revamp be done?
 |
| 1. **External Environment**
 |
| Political | What social and/or political trends will have an impact on the business, its profitability and eventual success? |
| Economic | What social and/or political trends will have an impact on the business, its profitability and eventual success? |
| Social | What social and/or political trends will have an impact on the business, its profitability and eventual success? |
| Technological | What technological developments will influence the business? What technological developments will influence the business? |
| 1. **Funding Requirements**
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| * Outline total funding requirements as well as application/usage of funds
* Breakdown of loan, own contribution as well as other (external) funders.
* **Total:**
	+ Value of equipment
	+ Value of motor vehicles
	+ Value for stock
	+ Working capital requirements
	+ Initial expenses
	+ Other
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| 1. **Financial Model**
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| * We need to collate information that will be required from applicants in building a basic financial model (Excel templates will be provided to be attached)
 |
| 1. Existing Credit Information

**(to be completed for each Financial institution)** |
| Name of Institution |  |
| Facility held (e.g. overdraft, term loan, etc) |  |
| Security offered to Bank |  |
| 1. **Supplier Information**
 |
| * List of key suppliers
* Type of accounts (credit) held
* Status of credit accounts (if any) – i.e. current, overdue, etc
* Proximity to business premises
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| 1. Staffing
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| * Total number of staff (permanent and/or part-time)
* Cost-to-company breakdown of all salaried, waged, part-time and contract employees, historical and going forward
* Ensure are not below minimum
* Percentage of staff unionised
* Wage/salary guidelines for the industry
 |
| 1. Compliance Environment
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| Outline compliance in terms of the applicable standards, such as* Health and safety
* Municipal by-laws
* SARS
* Labour laws
* Applicable industry laws
* Membership of industry bodies
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| 1. **SWOT Analysis**
 |
| * Strengths
* Weaknesses
* Opportunities
* Threats
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1. **sefa** has a special scheme for certain demographics [↑](#footnote-ref-1)
2. **sefa** has a special scheme for entrepreneurs with disabilities [↑](#footnote-ref-2)