



## DEBT RELIEF FINANCE SCHEME

Aimed at assisting SMMEs with debt relief and to mitigate job losses as a result of the National State of Disaster period. To access the scheme, SMMEs are expected to first register their enterprise at [www.smmesa.gov.za](http://www.smmesa.gov.za)

## BUSINESS GROWTH/ RESILIENCE FACILITIES



The Business Growth and Resilience Facility is targeted at SMMEs who locally manufacture or supply hygiene; medical products and Food items that are in demand in order to curb and manage the spread of the COVID-19 virus. This facility offers working capital, stock, bridging finance, order finance and equipment finance. The funding amount will be based on the funding needs of the actual business.



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## RESTRUCTURING OF SEFA-FUNDED LOAN

for sefa clients.

The Sefa-Debt Restructuring Facility is geared towards sefa-funded SMMEs that are negatively affected by the pandemic. A payment moratorium/ holiday will be given to the qualifying SMMEs for a period of a maximum of 6 months, in efforts to reduce the installment burden of loan obligations on the affected SMMEs. These SMMEs will be required to illustrate the direct linkage.

The application form for **Debt Relief** and the **Business Growth Scheme** can be downloaded from all our websites: [www.dsbd.gov.za](http://www.dsbd.gov.za); [www.sefa.org.za](http://www.sefa.org.za); [www.seda.org.za](http://www.seda.org.za); [www.mybindu.org.za](http://www.mybindu.org.za) and [www.smmesa.gov.za](http://www.smmesa.gov.za)

The completed application forms can be sent to: [smmerelief@sefa.org.za](mailto:smmerelief@sefa.org.za) and [bizgrowth@sefa.org.za](mailto:bizgrowth@sefa.org.za) depending on the scheme that is being applied for.



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## DEDICATED SPAZA SHOP SUPPORT

To strengthen spaza shops as locals' convenient access to basic goods and facilitate bulk buying opportunities and realize the potential for spaza shops to serve as market for locally manufactured goods.

### 5 types of support are available in the spaza shop fund



- Networking / Purchasing Power
- Working Capital and Credit Facility
- Business Management Skills Support
- Environmental Health and Food Safety Standards
- Legal compliance

Spaza shops must hold permit to trade and for those operating illegally, they can go to their nearest municipality to apply for permits.



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# COVID 19 DSBD RELIEF SCHEMES



## Basic Qualifying Criteria

- The business must have been registered with CIPC by at least 28 February 2020;
- Company must be 100% owned by South African Citizens;
- Employees must be 70% South Africans;
- Priority will be given to businesses owned by Women, Youth and People with Disabilities;
- Be registered and compliant with SARS and UIF;
  
- Proof that the business is negatively affected by COVID-19 pandemic;
- Complete the simplified online application platform;
- Company Statutory Documents;
- FICA documents (e.g. Municipal accounts, letter from traditional authority);
- Certified ID Copies of Directors;
- 3 months Bank Statements;
- amongst others.

**\*\* Please note that the qualifying criteria may differ depending on the Relief Scheme, visit [mybindu.org.za](http://mybindu.org.za) for more information. \*\***



## APPLICATION PROCESS

- Register on [www.smmesa.gov.za](http://www.smmesa.gov.za)
- Complete an online Application Form
- Upload Required Supporting Documents



info@dsbd.gov.za  
info@mybindu.org.za



0860 663 7867 or  
0860 ONE STOP

**sefa**  
Small Enterprise Finance Agency

**seda**  
SMALL ENTERPRISE DEVELOPMENT AGENCY  
an agency of the state



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