

LIST OF POSSIBLE FUNDERS FOR AGRO-PROCESSING DEVELOPMENT INITIATIVES

DIRECTORATE: AGRO-PROCESSING SUPPORT DEPARTMENT OF AGRICULTURE, FORESTRY AND FISHERIES

DECEMBER 2017

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1. Industrial Development Corporation (IDC)	 The IDC is a national development finance institution owned by the South African government set up to promote economic growth and industrial development. The IDC funds start-up and expand existing businesses within the agro-processing and agriculture sector that plan to create new or expand industrial capacity within the economy, with a minimum funding requirement of R1 million and a maximum of R1 billion. Multiple funds available offering financial support to start-up businesses needing capital for equipment, working capital, buildings and business expansion. Start-up businesses: IDC's maximum funding requirement (for start-ups). Expansion projects: IDC can fund a full expansion if the equity structure at peak is a minimum of 35%. 	 To be considered for this funding, the following standards apply, but are not limited to: Requirements are compliance with international environmental standards. Shareholders/owners are expected to make a financial contribution. The project/business must exhibit economic merit in terms of profitability and sustainability. The IDC does not re-finance fixed assets since its aim is to expand the industrial base. Risk-sharing from operating privatesector investment partners is nonnegotiable and the shareholders will have to guarantee the funding of shortfalls. Expansions by existing businesses: Latest audited and actual financials (signed by the finance director, MD or CEO). A detailed description of the nature of expansion, its related costs and revenues. A comprehensive business plan/updated business plan focusing on the proposed project/expansion. 	National, Regional and Satellite Offices (by appointment only) Head Office Address: 19 Fredman Drive Sandown 2146 Contacts: Telephone Number: 011 269 3000 Contact Centre: 0860 693 888 Website: www.idc.co.za Email:callcentre@idc.co.za

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2. National Empowerment Fund (NEF)	NEF is a development finance institution (DFIs) and government agency of the Department of Trade and Industry mandated to grow empowerment through their Enterprise Development (ED) Fund. It is a driver and thought-leader in promoting and facilitating black economic participation by providing financial and non-financial support to black empowered businesses. The NEF's diverse funding schemes are designed to support black entrepreneurs wishing to start new businesses as well as supporting existing black-owned enterprises with expansion capital. Entities can be offered support in a form of a debt, quasi-equity and equity finance products with the funding threshold ranging from a minimum of R250 000 to a maximum of R10 million.	 To be considered for this funding, the following standards apply, but are not limited to: Funding requirements: Projects must be financially sustainable. The business must comply with all relevant laws and regulations. There must be operational involvement at the managerial and board levels by black people. Minimum percentage of black ownership or interest of 50,1% is a requirement. The business must be able to repay NEF funding. The business must create a reasonable number of jobs. Geographic location of the business is also important with the focus on rural or economically depressed areas encouraged. Meaningful black women participation is viewed more favourably. Rural and Community Development Projects must have meaningful participation by communities. Possibility of co-funding with private or public sector institutions is encouraged in larger projects. BEE applicants should be actively involved in the day-to-day operations of the business. 	National and Provincial Offices Head Office Adress: West Block 187 Rivonia Road Morningside 2057 Contacts: Telephone Number: 011 305 8000 Call Centre: 0861 843 633 Website: www.nefcorp.co.za Enquiries:info@nefcorp.co.za

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		 the business. The NEF will invest using debt, equity and quasi-equity instruments. Joint ventures between black and nonblack partners to support skills transfer. The business must have a clear value-add with a sustainable business case. The NEF will exit from the investment in five to ten years. The NEF reserves the right to oblige applicants to participate in the NEF mentorship programme. 	
3. Small Enterprise Finance Agency (SEFA)	 SEFA was established as a result of the merger of South African Micro Apex Fund, Khula Enterprise Finance Ltd and the small business activities of IDC. Objectives are to develop sustainable enterprises through the provision of finance in the form of loans. Through its wholesale lending, SEFA provides facilities (debt/equity) to intermediaries, joint venture and partnerships (specialised funds). The target market is survivalists, micro, small and medium businesses including cooperatives (SMMEs) falling in the following funding gap: Survivalists and microenterprises - loans between R500 and R50 000. Small enterprises - loans between R500 and R1 million. 	 Potential applicants can approach SEFA's nearest regional office in their province for "further information and application forms." Alternatively, potential clients can download the application forms from SEFA website. 	National and Regional Offices Head Office Adress: Eco Fusion 5, Building D 1004 Teak Close Witch Hazel Avenue Highveld Centurion 0157 Contacts: Telephone Number: 012 748 9600 Website:www.sefa.org.za E-mail: helpline@sefa.org.za

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4. National Youth Development Agency (NYDA)		applicable	
		 For cooperatives, they must have or be willing to form a group of minimum five persons. Upon approval of grant, if applicant is 	

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5. The Jobs Fund	 The Jobs Fund is a National Treasury initiative with the goal to address the challenge of unemployment in South Africa. It's objectives are to form partnerships, through grant funding, with public, private and civil society organisations on projects that will significantly contribute to job creation. Jobs Fund focuses on encouraging projects that catalyse innovative models that contribute directly to enhance employment creation. The fund offers once-off grants in the areas of enterprise development, infrastructure and institutional capacity building. The fund capitalise from the minimum of R10 million per investment. 	 To be considered for this funding, the following standards apply, but are not limited to: The Jobs Fund accepts applications online ONLY. Jobs Fund accepts applications from the private, public and non-governmental sector during calls for proposals. Project applications are submitted online and screened for eligibility. Projects have to meet predetermined criteria online as the application process requires in order to be eligible for consideration. Eligible applications are scored against the impact criteria and ranked within each window. The application period is determined by the National Treasury. Opening and closing timelines are indicated during road shows with respective provinces. Project partners are required to share both risks and costs by matching the grant fund allocation. 	National Office Office Address: 240 Vermeulen and Madiba Street 2nd Floor Pretoria 0002 Contacts: Telephone Number: 012 406 9166 Website: www.jobsfund.org.za Enquiries: jobsfund@treasury.gov.za
6. The Black Business Supplier Development	BBSDP is a cost-sharing incentive scheme of the dti offered to small black-owned	To be considered for this funding, the following standards apply, but are not limited to:	National Office (the dti) Office Address:

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Programme (BBSDP)	 enterprises to assist them to improve their competitiveness and sustainability. This helps them to become part of the mainstream economy and to create employment. The incentive scheme is aimed at encouraging black businesses to grow by acquiring assets and operational capacity. The programme provides grants to a maximum of R1 million: R800 000 for tools, machinery and equipment on a 50:50 cost-sharing basis. R200 000 for business development and training interventions per eligible enterprise to improve their corporate governance, management, marketing, productivity and use of modern technology on a 80:20 cost-sharing basis. Maximum of R1 million investment to a 51% black-owned entity of which 50% of management must be black. 	 Signed Offer to Purchase agreement between the seller and the buyer/Offtake agreement. Signed audited statements for at least the last three years. Detailed and updated business plan focusing on the proposed project/expansion. Detailed description and nature of the proposed project/expansion, its related costs and revenues. The project/business must exhibit economic merit in terms of profitability and sustainability. Shareholders/owners are expected to make some financial contribution. Completed business plan. Incorporation certificate. Latest audited annual financial statements for existing entities. Proof That the Market Has Been Secured (Offtake Agreement/s or Letters Of Intent). Valid BBBEE Certificate, Valid Tax Clearance Certificate and Incorporation Certificate. 	The dti 77 Meintjies Street Sunnyside Pretoria Gauteng 0002 Contacts: Customer Contact Centre Number: 0861 843 384 International callers: 012 394 9500 Website: www.dti.gov.za E-mail: contactus@thedti.gov.za
7. Black Industrialists Scheme (BIS)	The BIS is a cost-sharing incentive of the dti aimed to increase participation of black industrialists in the mainstream economy.	To be considered for this funding, the following standards apply, but are not limited to:Be a registered legal entity in South	National Office (the dti) Office Address:
	The broader objective is aimed at	Africa in terms of the Companies Act.	the dti

Fir	nancial institution	Background of funding institution and funding threshold	Standard prerequisites/requirements applicable (Information Summary)	Administration Office (National, Provincial or Local)
		promoting industrialisation, sustainable economic growth and transformation through the support of black-owned entities in the manufacturing sector. The maximum grant of R50 million may be fully utilised on capital investments or can be split between capital investment and other support measures (i.e., investment support, business development services and working capital).	 Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation. Have more than 50% shareholding and management control. Have a valid BBBEE Certificate of compliance. Be directly involved in the day-to-day running of the operation and must have requisite expertise in the sector. Have a project with a minimum investment of R30 million. Undertake a project that should result in securing or increasing direct employment. An original valid Tax Clearance Certificate of the entity. A certificate of compliance with the Codes of Good Practice for BBBEE Certificate. Completed business plan. Incorporation certificate. Latest audited annual financial statements for existing entities. Offtake agreements. 	77 Meintjies Street Sunnyside Pretoria Gauteng 0002 Contacts: Customer Contact Centre Number: 0861 843 384 International callers: 012 394 9500 Website: www.dti.gov.za E-mail: contactus@thedti.gov.za
8.	Critical Infrastructure	The CIP is a cost-sharing incentive of the dti that is available to the approved applicant/s or infrastructure project/s	To be considered for this funding, the following standards apply but not limited to:	National Office (the dti) Office Address:

	al institution	Background of funding institution and funding threshold	Standard prerequisites/requirements applicable (Information Summary)	Administration Office (National, Provincial or Local)
Pro	gramme (CIP)	upon the completion of verifiable milestones or as may be approved by the Adjudication Committee. Infrastructure is deemed "critical" to the investment if such investment would not take place without the said infrastructure or the said investment would not operate optimally. Covers the development costs towards the improvement of the critical infrastructure from 10% to a maximum of 30%. This amount is capped at R30 million.	 Signed Offer to Purchase agreement between the seller and the buyer/Offtake agreement. Signed audited statements at for least the last three years. Detailed and updated business plan focusing on the proposed project/expansion. Detailed description and nature of the proposed project/expansion, its related costs and revenues. The project/business must exhibit economic merit in terms of profitability and sustainability. Shareholders/owners are expected to make some financial contribution. Completed business plan. Incorporation certificate. Latest audited annual financial statements for existing entities. Proof that the market has been secured (Offtake Agreement/s or Letters Of Intent). Valid BBBEE Certificate, Valid Tax Clearance Certificate and Incorporation Certificate. 	The dti 77 Meintjies Street Sunnyside Pretoria Gauteng 0002 Contacts: Customer Contact Centre Number: 0861 843 384 International callers: 012 394 9500 Website: www.dti.gov.za E-mail: contactus@thedti.gov.za
	chnology gramme	SEDA is an agency of the Department of Small Business Development. It is mandated to implement government's small business strategy and design and implement a standard and common national delivery network for small		National, provincial and regional offices Head Office Address: The Fields

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	enterprise development and integrate government-funded small enterprise support agencies across all tiers of government. To develop, support and promote small enterprises to ensure their growth and sustainability in coordination and partnership with other role players. Provides non-financial support to small enterprises and cooperatives. Maximum grant of R1 million. The fund is open for applications during a window period, usually between April and June annually.	 Fully completed TTF application forms, describing the business, employees, customers, innovative technology required, financial growth and job creation potential. Three comparable quotations for each item requested, from reputable and CSD-registered suppliers, tax-compliant on CSD, since Tax Clearance Certificates are no longer used for verification. Access to secure premises and appropriate production infrastructure. Fully developed product and proof of a viable market . Proof of business registration. Tax Clearance Certificate. Financial records. Business plan, including marketing plan and three-year cost/revenue projections. Owners and employees must have proven knowledge and skills relevant to the industry sector. 	Office Block A 1066 Burnett Street Hatfield Pretoria 0833 Contacts: Telephone Number: 012 441 1000 National Information CentreTel: 0860 103 703 Website: www.seda.org.za Email: info@seda.org.za
10. Land and Agricultural Development Bank of South Africa (Land Bank)	Land Bank is a government-owned development bank in the RSA. It is a specialist agricultural bank guided by a government mandate to provide financial services to the commercial farming sector, agri-businesses and to make available new, appropriately designed financial products that would facilitate access to finance by new entrants to agriculture from historically disadvantaged backgrounds.	 To be considered for this financing, the following standards apply, but are not limited to: Active involvement in business required. Clean credit record is required. Ability to make repayments. Suretyship is required which serve as security for any long-term loans Potential applicants can approach Land Bank's nearest regional office in their 	National, Provincial and Regional Offices. Head Office Address: Eco Glades 2, Block D 420 Witch Hazel Avenue Eco Park Centurion Contacts:

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	Loans are tailored to meet important and typical use or financing needs of clients in the agricultural cycle, including the provision of advances against crop intakes, production requirements, production credit and other related services that includes the handling, manufacturing, packing, processing, storage, transport and/or marketing of agricultural products, purchase of land, the purchase and installation of machinery and equipment, fixed asset improvements, water project schemes and other agriculture-related capital expenditure.	province for further information.	Telephone Numbers: 012 686 0500 Toll Free Number: 0800 00 52 59 Website: www.landbank.co.za Email: Info@landbank.co.za Complaints E-mail: customercomplaints@landbank.co.z a
11. The Gauteng Enterprise Propeller (GEP)	GEP is an agency of the Gauteng Provincial Department of Economic Development in Gauteng. The main objective of the agency is Small Business Development, this includes financial and non-financial support to Small, Medium and Micro Enterprises (SMMEs) and cooperatives.	 To be considered for this funding, the following standards apply, but are not limited to: Be a registered legal entity in South Africa in terms of the Companies Act. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation. Comprehensive business plan. Offtake agreements. 	Provincial Office (Gauteng) Office Address: 124 Main Street Marshalltown Johannesburg 2107 SA Contacts: Telephone Number: 011 085 2000 Website: www.gep.co.za Enquiries: gepenquiries@gep.co.za

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12. Eastern Cape Development Corporation (ECDC)	 ECDC is a dynamic economic development agency in the Eastern Cape to plan, finance, coordinate, market, promote and implement the development of the Eastern Cape Province and all its people in the fields of industry, commerce, agriculture, transport and finance. Provide access to development finance and business support to small to medium agro- processing enterprises. ECDC products (loan type) ranges from R10 000 to R20 million, depending on the type of use. 	 To be considered for this funding, the following standard apply: Despite our policy that 100% collateral is not required as a prerequisite for loan finance, it is expected a significant contribution is made by the applicant that demonstrates their total commitment to the idea. Active involvement in business required. Clean credit record is required. Be a registered legal entity in South Africa in terms of the Companies Act. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation Comprehensive business plan. 	Provincial Office (Eastern Cape) Office Address: Ocean Terrace Park Moore street Quigney East London Contacts: Telephone Number: 043 704 5600 Website: www.ecdc.co.za Email: info@ecdc.co.za
13. Eastern Cape Rural Development Agency (ECRDA)	 ECRDA is a schedule 3 (c) entity in terms of the Public Finance Management Act (PFMA). ECRDA has dedicated focus on formulating, promoting and ensuring the implementation of a comprehensive integrated rural development strategy for the Eastern Cape Province. To promote, support and facilitate rural development in the province by mobilising financial resources and providing financial 	 To be considered for this funding, the following standards apply, but are not limited to: Be a registered legal entity in South Africa in terms of the Companies Act. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing 	Provincial Office (Eastern Cape) Office Address: Unit 12D, Beacon Bay Crossing C/O N2 and Bonza Bay Road Beacon Bay East London 5201 Contacts:

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	and supportive services to persons domiciled or ordinarily residents in contributing to economic growth and financial infrastructure.	operation or the acquisition of an existing business/operation.Comprehensive business plan.	Telephone Number: 043 703 6300 Web: www.ecrda.co.za Email: info@ecrda.co.za
14. The Free State Development Corporation (FDC)	 FDC is a specialist economic development agency formed to offer the Free State people and potential investors a wide selection of services. These services include: SMME support - both financial (through loans) and non-financial support through: Development of agro-processing industry in the province. Financing of commercial vehicles (light and medium trucks) including heavy duty trucks with semi-trailer configuration for transporting goods can be financed by the FDC. Financing of plant, machinery and equipment, including industrial equipment Based on the capital needs, FDC can capitalise above R50 000 and not exceeding R5 000 000.00 per investment with exclusions of property financing, debt financing, purchasing of shares, non-income generating assets, guarantees, financing of vehicles/automobiles for private use and/or commuter services is	 To be considered for this funding, the following standards apply, but are not limited to: A 100% security cover is desirable. Initiation fees equal to 2% or R2 500 plus VAT (whichever is lesser) of the approved loan amounts exceeding R50 000 is payable before implementation and disbursement of the loan. Initiation fee may be capitalised by client if requested. Security registration costs shall be borne by the client and may be capitalised. Be a registered legal entity in South Africa in terms of the Companies Act. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing operation. Comprehensive business plan. 	Provincial Office (Free State) Head Office Address: FDC Head Office 33 Kellner Street Bloemfontein Contacts: Telephone Number: 051 4000 800 Website: www.fdc.co.za Email: info@fdc.co.za

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	explicitly excluded.		
15. Agribusiness Development Agency (ADA)	The ADA is an agency of the KwaZulu-Natal Department of Agriculture and Rural Development (DARD) that serves as catalytic vehicle that facilitates the growth of a strong, transformed, diversified, dynamic, competitive and sustainable agro-processing industry in KwaZulu-Natal, in collaboration with the Department of Agriculture and Rural Development (DARD). ADA can capitalise above R600 000 and not exceeding R4 000 000 per investment.	 To be considered for this funding, the following standards apply, but are not limited to: Be a registered legal entity in South Africa in terms of the Companies Act. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation. Comprehensive business plan. Offtake agreements. 	Provincial Office (KwaZulu-Natal) Office Contacts: 5 Cascades Crescent Cascades Office Park Montrose Pietermaritzburg KwaZulu-Natal 3202 Contacts: Telephone Number: 033 347 8600 Website: www.ada-kzn.co.za Email: info@ada-zn.co.za
16. The Limpopo Economic Development Agency (LEDA)	LEDA is established as a special economic and development vehicle, culminating in the amalgamation of four agencies; namely: • Trade and Investment Limpopo • Limpopo Business Support Agency • Limpopo Agribusiness Development Corporation	 To be considered for this funding, the following standards apply, but are not limited to: Be a registered legal entity in South Africa in terms of the Companies Act. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. 	Provincial office (Limpopo) Head Office Adress: Entreprise Development Finance. Main Road, Lebowakgomo Polokwane 0699

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	 Limpopo Economic Development Enterprise To facilitate trade and investment - sourcing and facilitating funding for investment projects within the province; support business expansion and retention; support and drive enterprise development and attracting new industries to the province. The fund can capitalise between R50 000 and R10 million per investment. 	 Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation. Comprehensive business plan. Offtake agreements. 	Contacts: Telephone Number: 015 633 4700 Website: www.lieda.co.za Email: info@lieda.co.za
17. Mpumalanga Economic Growth Agency (MEGA)	 Mpumalanga Economic Growth Agency promotes the development and growth of SMMEs, including cooperatives in the Mpumalanga Province. Products and services offered for Enterprise Development: Loan funding, through term loans of between R10 000 and R1 million. Bridging finance, linked to an existing contract. Facilitation of mentorship to funded enterprises. Development of cooperatives. Development of strategic partnerships with e.g. the IDC, SEDA and the Umsobomvu Youth Fund. 	 Applicants must comply with, among others, the following qualifying criteria: Enterprising individuals who are 18 years and older, preferably from a historically disadvantaged background, are considered. The business must be located in the Mpumalanga Province. The business must be registered as a close corporation or (Pty) Ltd cooperative. It is recommended that applicants should fall within the priority sectors. The applicant must operate the business on a full-time basis. The business must have a BEE shareholding of at least 26,1%. 	Provincial Office (Mpumalanga) Office Address: ABSA Square Building 20 Paul Kruger Street Mbombela 1200 Mpumalanga South Africa Contacts: Telephone Number: 013 752 2440 Fax Number: 013 755 1756 Website: www.mega.gov.za Email: info@mega.gov.za

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18. The Northern Cape Economic Development Agency (NCEDA)	 The agency was established as a response to the challenge of translating high level investment and business opportunities in the area into actual business operations that may contribute directly to economic growth and social equity for the people of the Northern Cape. One of the sectors NCEDA focusses on is the following: Agriculture and agro-processing/value adding. 	 To be considered for this funding, the following standards apply, but are not limited to: Be a registered legal entity in South Africa in terms of the Companies Act. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation. Comprehensive business plan. Offtake agreements. 	Provincial only Office Address: 227 Du Toitspan Road Belgravia Kimberley 8301 Contacts: Telephone Number: 053-833-1503 Website: www.nceda.co.za Email: info@nc-eda.co.za
19. North West Development Corporation (NWDC)	The province provides a number of potential investment opportunities in agro- processing. These include fruit juices, essential oils, meat processing and milling as well a myriad of opportunities in horticulture and aquaculture. The Enterprise Development Centres are supported by a network of partners who will provide material, leaflets, brochures and valuable access to information. The list of partners include SEDA, IDC, SEFA, the dti, DSBD, NYDA and local municipalities' LED offices. Enterprise Development Centres to benefit the rural communities of our province.	 To be considered for this funding, the following standards apply, but are not limited to: Be a registered legal entity in South Africa in terms of the Companies Act. Completed loan application form. Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate at assessment and before the grant is disbursed. Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation. 	Provincial only Office Address: 1st Floor, Old Mutual Building 171 Beyers Naudé Drive Rustenburg 0299 South Africa Contacts: Telephone Number: 014 594 2570

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	Assist small enterprises and cooperatives, particularly those in the agriculture, culture and tourism sectors.	Comprehensive business plan.Offtake agreement.	Website: www.nwdc.co.za
20. Comprehensive Agriculture Support Programme	The CASP is grant funding to provide post- settlement support to the targeted beneficiaries of land reform and to other producers who have acquired land through	Contact the "Provincial Department of Agriculture in your respective province" for applications and enquiries.	National, Provincial, District and local municipal office.
(CASP)	private means and are, for example, engaged in value-adding enterprises, domestic markets or involved in export.	 Completed CASP application form to be submitted to the local municipality where the project is located. The provinces' district offices submit business plans according to the criteria and approval of business plans. To be considered for this funding, the following standards apply, but are not limited to: 	Office Address: Department of Agriculture, Forestry and Fisheries Agriculture Place 20 Steve Biko Arcadia Pretoria 0002
		 Be a taxpayer in good standing and must provide a valid Tax Clearance Certificate application. Once-off grant and not committing the Government to any form of direct recurrent operational or maintenance projects grants. Be involved in starting a new operation or in expanding or upgrading an existing operation or the acquisition of an existing business/operation. Comprehensive business plan. Offtake agreement. Citizenship - Applicants should be black South Africans who are 18 years and 	Contacts: National Office Number: 012 319 6000 Website: www.daff.gov.za "Contact the Provincial Department of Agriculture in your respective province for further information"

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21. Old Mutual (Masisizane Fund)	The Masisizane Fund (NPC) is an initiative of Old Mutual South Africa. It is a development fund providing enterprise finance and support to Small, Medium and Micro Enterprises (SMMEs) also focussed on agriculture sector. The Masisizane Fund provides loan financing including agribusiness (primary) and agri-processing. The fund can capitalise to the maximum of R10 million per investment over a five-year repayment period.	 above (Indian, Coloured and Chinese included). Target beneficiaries should be from the previously disadvantaged group. Proof of Tenure - To ensure that the producers who benefit from the funding grant are the rightful owners or users of the land they are farming on, all applicants are required to attach copies of their title deeds certificates, lease contracts, PTOs or any proof of tenure. Access to services - Show proof of access to services such as water, electricity, etc. Job creation - enterprises that demonstrate creation of and/or can sustain high employment opportunities will be given funding priority. To be considered for this funding, the following standards apply, but are not limited to: The investee must be an SMME (as defined in the National Small Business Act). Business owners must be involved in the business operations and management of the company. The enterprise must have a formalised registered business structure (sole proprietorship, cooperative, company, closed corporation, or trust). Comply with all the statutory requirements governing the type of 	Old Mutual South Africa. Provincial and Regional Offices. Office Address: Isibaya Building 93 Grayston Drive Sandton 2146 Contacts: Telephone Number: 011 217 1854 Website: http://dogreatthings.co.za/masisiz ane/

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		 entity. The enterprise must have a clearly defined marketable product or service. The enterprise must create or retain jobs on a sustainable basis. Masisizane will not finance business owners that have declared bankruptcy in other ventures. Masisizane will not finance businesses that would cause damage to the environment, engage in exploitative labour practices, or cruelty to animals. Financing must be in compliance with the National Credit Act, Masisizane's loan policies and procedures and Old Mutual Finance Credit policies. 	