

LOAN APPLICATION FORM: BLENDED FINANCE SCHEME

SECTION A: COMPANY INFORMATION

CIPC Registered Name			
Trading Name			
Type of business		Industry (Sector)	
Registration Number		Registration Date	
Email address			
Tax Reference Number			
Physical Address			
	Province		Code
Postal Address			
	Province		Code
District Municipality		Local Municipality	
Township/Village		GPS coordinates	
Period in Business (Years)		Number of Current Employees	
New jobs expected to be created			
Indicate how you would prefer to receive correspondence			
Collecting in person at ECRDA offices		Post	E-mail

CONTACT PERSON/COMPANY REPRESENTATIVE

Title		Prof		Dr		Mr		Mrs	
Surname									
First Name(s)									
Contact Number(s)	Cell					Tel			
E-mail									

FUNDING REQUIREMENTS

Equipment, machinery, tools, etc.	R
Livestock	R
Poultry & Piggery	R
Vegetables	R
Citrus	R
Grain	R
Wool	R
Nuts	R
Working capital	R
Other (please specify)	R
Total Finance Required	R

SECTION B: SHAREHOLDER/MEMBER/OWNER INFORMATION

Surname						
First Name(s)						
Identity Number						
Gender	Male		Female		Nationality	
Race		Any Disability	Yes	No		If Yes, please give details
Operational Role in Business						
Email Address				Cell Number		
Telephone Number				Marital Status		
Physical Address						
					Code	
Postal address (if different from physical address)						
					Code	

DECLARATION AND CONSENT

I/We, the undersigned declare that the information provided in this application form is to the best of my/our knowledge true and complete. I/We also understand that any willful misrepresentation of the information in this application form will disqualify my/our application and may lead to legal action against me/us including the laying of criminal charges against me/us as sureties as well as against the entity I/we represent for furnishing false statement or information to the Eastern Cape Rural Development Agency (**ECRDA**) and the Small Enterprise Finance Agency (SOC) Ltd (**sefa**).

I/We hereby grant **ECRDA** and **sefa** consent to perform an entity/personal search and check on my/our records with any other 3rd parties (e.g., credit bureau and/or a government agency) relating to this application.

I/We further authorize **ECRDA** and **sefa** to disclose my/our personal information to these parties to obtain the information they require and acknowledge that **ECRDA** and **sefa** will never disclose more information than they are required to.

ECRDA and **sefa** warrants that it will treat your personal information as confidential and take all necessary steps to protect your information as required by the Protection of Personal Information **ACT of 2013 (POPIA)**. We will only disclose your information if:

- The law requires us to do so;
- It is in the public interest to do so;
- Our interests require disclosure; or
- You have given us your consent.

It is further recorded that by signing this form you are giving **ECRDA** and **sefa** permission to share your information with the Department of Small Business Development (**DSBD**), Department of Rural Development and Agrarian Reform (**DRDAR**) as well as the Small Enterprise Development Agency (**SEDA**).

SIGNATURES

Surname	
Full Name (s)	
Designation	
Place	
Date	
Signature	

ANNEXURE 1: APPLICATION CHECKLIST

Please attach the following supporting documents – where applicable:

Nr	What is needed	Note
1.	Certified copy of ID and that of spouse (if married IN Community of Property) – not older than three (3) months	
2.	Marriage certificate / marriage contract (where applicable)	
3.	Short CV of the members/directors/shareholders/ owners	
4.	Proof of residence, this could be a utility bill or sworn affidavit (not older than 3 months)	
5.	Valid Tax Clearance Certificate	
6.	Company Registration Documents e.g., CK 2 / CK 14.3	
7.	Proof of CIPC/CIPRO annual fees	
8.	Six months latest bank statement (personal and business)	
9.	Supporting quotations (with contact person and banking details of supplier)	
10.	Personal Income and Expenditure and Assets & Liability Statement of the Director(s)	
11.	Members / Shareholders resolution to apply (if applicable)	
12.	In case of a default judgement – please provide an arrangement letter with your creditor(s) and statement showing 3 months consecutive payments being made to honour the arrangement.	
13.	Lease agreement / letter of intent to lease (if applicable)	
14.	Lease agreement / letter of intent to lease (if applicable)	
15.	Franchise Agreement (if applicable)	
16.	Cashflow projections with clear assumptions for a 36-month period	
17.	Funding proposal and cashflow projections	
18.	Business profile/Business Plan	

ANNEXURE 2: PROGRAMME OUTLINE

The **ECRDA** and **sefa** Rural Blended Finance scheme supports all rural entrepreneurs and agro processing enterprises operating in the rural environment that meet the qualifying criteria.

What does the Scheme cover:

Cost of production inputs

1. Moveable assets & equipment (e.g. tractor, harvesters, pack shed machinery etc)
2. Working/Operating capital including salaries, rental, payment of utility bills
3. Assistance with compliance and technical skills improvement, e.g., labelling, industry standards, standards etc.
4. Facilitate Business and financial management training, including productivity management.

The financial package is structured at a maximum value of R2 500 000 (two and a half million rand) that consist of:

1. Maximum of R2 500 000 towards working capital, cost of equipment, input costs or any other requirements (paid directly to the supplier where applicable)
2. The financial package will be offered in the form of a blended finance with a possible grant portion dependent on developmental impact.

Loan Repayment Terms

- a. Up to 60 months repayment period dependent on cash flows and/or production cycle
- b. Interest rate at from rate of 5% on loan component

The following Business Development Support linked to the Scheme will be coordinated through SEDA:

- a. Compliance with applicable standards for products.
- b. Business and financial management training and mentorship through participants in the Business Services support scheme.

Conditions for participating in the scheme:

- a. Willing to participate in the DSBD / SEDA facilitated business development process.
- b. An entity registered with CIPC.
- c. The business must be 100% owned by South African nationals.
- d. Employees must be 70% South Africans, and in the case of non-South African employees, they must hold valid work permits.
- e. The enterprise must be operating in a township or rural environment.
- f. The enterprise or its owner must possess or willing to apply for a business license after the funding has been provided, with the local municipality or statutory authority.
- g. The enterprise must be registered or must apply for registration with SARS and UIF.
- h. The enterprise must have a valid business bank account or willing to open and operate a business account.

How to apply:

- The application forms are available on the **ECRDA** website <https://www.ecrda.co.za>
- or from any of the **ECRDA** regional offices.
- Applications (with supporting documentation) must be submitted to blended.finance@ecrda.co.za and blended.finance@ecrda.onmicrosoft.co.za