



# DEBT RELIEF FINANCE SCHEME



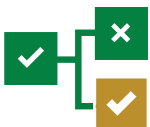
## BENEFITTING SMMEs

Businesses which are negatively affected, directly or indirectly, due to the Coronavirus pandemic;



## 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;
- Seda will assist micro-enterprises to comply and request for assistance must be emailed to [debtrelief@seda.org.za](mailto:debtrelief@seda.org.za);
- Whereas small and medium enterprises must ensure own compliance;
- Registration on the National SMME Database – <https://smmesa.gov.za>
- 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;
- Latest Annual Financial Statements or Latest Management Accounts not older than three months from date of application – where applicable;
- Business Profile;
- 6 months Cash Flow Projections – where applicable;
- Copy of Lease Agreement or Proof ownership if applying for rental relief;
- If applying for payroll relief, details of employees - as registered with UIF and including banking details – will be required as payroll payments will be made directly to employees;
- SMME employers who are not compliant with UIF must register before applying for relief;
- Facility Statements of Other Funders;
- Detail breakdown on application of funds including salaries, rent etc.



## APPLICATION PROCESS

- Register on <https://smmesa.gov.za/>
- Complete online Application Form (to be released on Thursday, 02 April 2020);
- Upload Required Supporting Documents



EMAIL



HOTLINE



# BUSINESS GROWTH/ RESILIENCE FACILITY



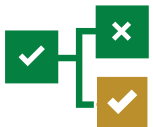
## BENEFITTING SMMES

Businesses geared to take advantage of supply opportunities resulting from the Coronavirus pandemic or shortage of goods in the local market.



## 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;
- For non-compliant Micro businesses, Seda will assist them to comply and request for assistance must be sent to: [growthfund@seda.org.za](mailto:growthfund@seda.org.za);
- Registration on the National SMME Database: <https://smmesa.gov.za/>
- Complete the simplified online application form available from [www.dsbd.gov.za](http://www.dsbd.gov.za); [www.sefa.org.za](http://www.sefa.org.za): <https://seda.org.za>
- CIPC Registration Documents;
- FICA documents (e.g. Municipal accounts, letter from traditional authority);
- ID Copies of Directors/members;
- 3 months Bank Statements;
- Latest Annual Financial Statements or Management Accounts not older than three months from date of application;
- Business Profile;
- 6 months Cash Flow Projections – where applicable;
- Relevant Industry Certification – where applicable;
- Estimations for funding requested.



## APPLICATION PROCESS

- Register on <https://smmesa.gov.za/>
- Complete online Application Form (to be released on Thursday, 02 April 2020);
- Upload Required Supporting Documents



EMAIL



HOTLINE



small business development

Department: Small Business Development REPUBLIC OF SOUTH AFRICA

# SMME PAYROLL ASSISTANCE



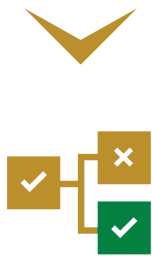
## BENEFITTING SMMEs EMPLOYEES

Targeted at employees of SMMEs (employers) that will not be able to claim from the Unemployment Insurance Fund (UIF) – owing to employers not being registered with the Fund.



## 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;
- Undertake to register with the UIF (registration will trigger disbursement);
- Registration on the National SMME Database: <https://smmesa.gov.za/>
- For non-compliant SMMEs, Seda will assist them to comply and request for assistance must be sent to: [payrollassist@dsbd.gov.za](mailto:payrollassist@dsbd.gov.za);
- Alternatively, register directly on <https://www.ufiling.co.za/>
- Complete the simplified online application form available from [www.dsbd.gov.za](http://www.dsbd.gov.za)
- CIPC Registration Documents;
- Relevant Industry Certification – where applicable
- FICA documents (e.g. Municipal accounts, letter from traditional authority);
- ID Copies of Directors/members;
- 3 months' Bank Statements;
- 3 months' payroll list with full employees' details.



## APPLICATION PROCESS

- Register on <https://smmesa.gov.za/>
- Complete online Application Form (to be released on Thursday, 02 April 2020);
- Upload Required Supporting Documents



EMAIL



HOTLINE

[info@dsbd.gov.za](mailto:info@dsbd.gov.za)

[info@mybindu.org.za](mailto:info@mybindu.org.za)

0860 663 7867 or  
0860 ONE STOP





small business development

Department: Small Business Development  
REPUBLIC OF SOUTH AFRICA

# COVID-19 SMME PAYROLL FREQUENTLY ASKED QUESTIONS



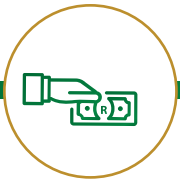
## 1 CAN I APPLY FOR ASSISTANCE EVEN IF I AM UIF REGISTERED?

UIF registered companies should apply directly to the UIF, even if their records are not up to date, they will get assistance. UIF applications can be forwarded to [Covid19UIFclaims@labour.gov.za](mailto:Covid19UIFclaims@labour.gov.za)



## 2 HOW LONG WILL IT TAKE TO APPROVE MY APPLICATION?

Three working days.



## 3 WHEN WILL THE FIRST PAYMENT BE EFFECTED?

A week following approval, on a Friday or day before if Friday falls on a holiday.



## 4 ARE THERE ANY PREREQUISITES TO ACCESS PAYROLL ASSISTANCE?

The company has to register with the UIF and provide the new UIF number. Employees should have been on the company's payroll by 31st March 2020. (Proof will be required)



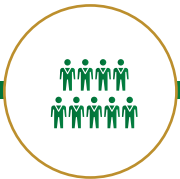
## 5 HOW MUCH WILL MY EMPLOYEES GET FROM THIS PAYROLL SCHEME?

There's a specific pre-approved formula that will calculate the amount.



## 6 CAN THE OWNER OF THE BUSINESS ALSO APPLY FOR ASSISTANCE?

Only if he/she is listed on the payroll of the company.



## 7 HOW MANY EMPLOYEES ARE COVERED PER COMPANY (EMPLOYER)?

All employees that are on the payroll as at 31st March 2020.



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[info@dsbd.gov.za](mailto:info@dsbd.gov.za)

[info@mybindu.org.za](mailto:info@mybindu.org.za)

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0860 ONE STOP

