

Other Support

Initiative	Target SMME	Details of support	Process	Links
<p>National Empowerment Fund (NEF)</p> <p>Department of Trade, Industry and Competition</p> <p>Total fund: R200m</p>	<ul style="list-style-type: none"> Black manufacturers and suppliers of designated medical products. Registered as suppliers with retailers and other institutions in good standing, Existing purchase orders, a contract or letter of intent from a credible entity 	<p>Concessionary loans of between R500 000 and R10 million to be used; for purchase of machinery, equipment and raw materials, or for working capital required to manufacture and supply medical and related healthcare products.</p> <p>Designated products and service include:</p> <ul style="list-style-type: none"> Hand sanitisers & disinfectants. Hand soaps. Medical protective clothing. Disposable plastic gloves. Facial masks, detergents & cleansing products. Steel beds, linen & hospital clothing. Medical supplies. Dispensers (of water, soap & sanitisers). Toilet paper, plastic bottling & moulding. Mattresses & sponges. Disposable caps. Alcohol-based wipes. <p>Funding includes:</p> <ul style="list-style-type: none"> 12-month repayment holidays. 0% interest for first year. 2.5% interest after first year. Loans repayable up to 60 months 	<p>2 week process from application to disbursement on receipt of all relevant documents from commercially viable applicants.</p>	<p>Application forms accessible on NEF website: www.nefcorp.co.za</p> <p>Contact NEF COVID-19 Emergency Fund on covidfund@nefcorp.co.za</p>

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SAVCA SMME Support Initiative	Eligible South African SMMEs regardless of industry or funding history	Expert and professional pro-bono services supporting SMMEs impacted by COVID-19	<ul style="list-style-type: none"> • Online Request for Assistance form. • Upload specified company and personal documents. • Specify how Covid-19 has impacted business 	SMME support portal covid-19.savca.co.za/ Contact e-mail address: covid19support@savca.co.za
Covid-19 Business Rescue Assistance (COBRA) Schindlers Attorneys, IQ Business and Engaged	All SMMEs	<ul style="list-style-type: none"> • Free daily webinars sharing information and guiding business leaders. • COBRA War Room – to avoid business rescue (pro bono or discounted). • Knowledge base and expert Wiki to consolidate information, policy updates and support for enterprises - from banks, Government, CIPC, associations etc. 	Contact www.cobra.org.za	www.cobra.org.za
Training Layoff Scheme CCMA SETA	All compliant small businesses	<ul style="list-style-type: none"> • Training allowances by CCMA replacing wages • Training allowance up to 50% of wage with max of R6 239,00 pm 	Contact the CCMA	To be announced

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<p>CIPC (Companies And Intellectual Property Commission) Registration</p> <p>SARS, UIF, Compensation Fund, B-BBEE Commission, .zaDNA, and Banks</p>	<p>All SMMEs</p>	<p>Assistance with CIPC registration and certificates to trade</p>	<p>Go to:</p> <p>https://bizportal.gov.za/</p>	<p>https://bizportal.gov.za/</p>
<p>SA Taxi payment relief</p>	<p>SA Taxi partners in good standing.</p> <p>Alternately, taxi partners to:</p> <ul style="list-style-type: none"> • Ensure telematics device in vehicle is in working order • Prove NOT travelling during the lock-down period; • Prove only travelling for purposes of essential services. 	<ul style="list-style-type: none"> • Waiver of April 2020 finance deduction. • Waiver of April 2020 insurance premium. • Extension of credit agreement if other arrangements not made. 	<p>SA Taxi to notify qualifying partners by SMS</p>	<p>https://sataxi.co.za/client-letter-covid-19/</p>

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<p>UIF National Disaster Benefit</p> <p>The Unemployment Insurance Fund (UIF)</p>	<ul style="list-style-type: none"> SMMES who, as a direct result from the current COVID-19 pandemic close their business for a period and send employees home (temporary lay-off) If the employer cannot pay his employees for this period, the employer can apply for the "National Disaster Benefit" from the UIF 	<p>This benefit will be at a flat rate equal to the minimum wage (R3 500) per employee for the duration of the shutdown or a maximum period of three months, whichever period is the shortest</p> <ul style="list-style-type: none"> Applicable to registered employers who make monthly contributions An employer or employee cannot apply for the "National Disaster Benefit" and any other UIF benefit simultaneously. 	<p>Required forms :</p> <ul style="list-style-type: none"> UI19 and UI2.7 (Employer) UI 2.1 (application form) UI 2.8 (completed by the bank) A letter from the Employer confirming company shutdown or employee's "temporary lay-off" is due to the Corona Virus Copy of employee's ID document 	<p>Application forms available at Department of Employment and Labour website:</p> <p>www.labour.gov.za</p>
<p>UIF Reduced Work Time Benefit</p> <p>The Unemployment Insurance Fund (UIF)</p>	<p>SMMES that have shut down for a certain period or have implemented Reduced or Short Time.</p>	<ul style="list-style-type: none"> Benefits payable is the difference between what employer pays and normal UIF benefits payable should an employee lose employment. For every four days worked equals one credit day, and maximum credits days payable is 365 for every four full years. Benefits are paid as per prescribed benefits structure from 239 to 365 days 	<p>Required Forms:</p> <ul style="list-style-type: none"> UI19 and UI2.7 (completed by Employer) UI 2.1 b UI 2.8 (bank form completed by the bank) A letter from the Employer confirming Reduced Work Time is due to the Corona Virus Copy of ID document 	<p>UIF webpage</p> <p>https://www.ufiling.co.za/uif/unemployment-benefits</p>

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<p>UIF Illness benefits Benefit</p> <p>The Unemployment Insurance Fund (UIF)</p>	<ul style="list-style-type: none"> Employees that have been quarantined for 14 days 	<ul style="list-style-type: none"> UIF Illness Benefit process will apply For every four days worked, the employee accumulates one credit day, and maximum credits days payable is 365 for every four completed years. Benefits are paid as per prescribed benefits structure from 239 to 365 days 	<p>A Confirmation Letter from both the employer and employee must be submitted as proof that both the employer and employee agree to the 14 days 'special leave'.</p> <p>The letters will stand in place of the medical certificate as the beneficiary would have self-quarantined without prior consultation with a medical practitioner. Benefits will be paid based on these letters.</p> <p>If an employee be quarantined for more than 14 days, a medical certificate from a medical practitioner is required together with the Continuation Form UI3.</p>	<p>UIF Illness benefit webpage</p> <p>https://www.ufiling.co.za/ufif/illness-benefits</p>
<p>UIF Death Benefit</p> <p>The Unemployment Insurance Fund (UIF)</p>	<p>The undesirable event where a contributor passes on, this benefit will apply</p>	<ul style="list-style-type: none"> Standard UIF Death Benefit process will apply 	<p>The applicable Forms and required documents are:</p> <ul style="list-style-type: none"> UI19 and UI 53 (completed by the Employer) UI 2.5 or UI2.6 Death Certificate ID of deceased and applicant UI 2.8 (bank form completed by the bank) Copy of ID document. 	<p>UIF webpage</p> <p>https://www.ufiling.co.za/ufif/</p>

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<p>COVID-19 Small Business Relief Centre</p> <p>National Small Business Chamber (NSBC)</p>	<ul style="list-style-type: none"> Small businesses throughout South Africa who required to be more resilient to coronavirus-related economic disruption 	<ul style="list-style-type: none"> Creating a business continuity plan Digital marketing strategies in a time of crisis How to handle and implement hygiene protocols and new staff policies How to move from face-to-face to online meetings 	<p>Website registration : https://www.nsbcafrica.com/registration/subscriber</p>	<p>Email : covid19@nsbc.africa</p>
<p>One Stop Shop Business Support Desk</p>	<ul style="list-style-type: none"> Only SMMES in the KZN region 	<ul style="list-style-type: none"> One Stop Business Portal for SMMES to access information An initiative of EDTEA through its entity TIKZN to log enquiries during the COVID-19 lockdown. 	<p>Go to http://www.tikzn.co.za/bsd.php</p>	<p>http://www.tikzn.co.za/bsd.php</p> <p>WhatsApp number 063 692 1634</p>

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<p>COVID-19 Block Exemption for the Retail Property Sector</p>	<p>Retail property sector and designated retail tenants, including small independent retailers</p>	<ul style="list-style-type: none"> • Payment holidays and/or rental discounts for tenants • Limitations on the eviction of tenants • The suspension of or adjustment to lease agreement clauses that restrict the designated retail tenants from undertaking reasonable measures required to protect their viability during the national disaster. 	<p>TBD</p>	<p>TBD</p>
<p>Pause for Section 22 of the Companies Act</p> <p>CIPC</p>	<p>SMMEs facing insolvency</p>	<ul style="list-style-type: none"> • The CIPC, which regulates the Companies Act will not invoke its powers under section 22 of the Act where a company is temporarily insolvent and still carrying on business or trading. 	<p>Go to:</p> <p>https://bizportal.gov.za/</p>	<p>https://bizportal.gov.za/</p>

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<p>Relief package for retail tenants</p> <p>Property Industry Group</p>	<p>Retail tenants of</p> <ul style="list-style-type: none"> • South African Real Estate Investment Trust (SA REIT) Association • SA Property Owners Association and • SA Council of Shopping Centres. <ul style="list-style-type: none"> • Tenants accounts should be in good standing at the end of February <ul style="list-style-type: none"> • Retail tenants will need to undertake not to retrench staff during the relief period 	<ul style="list-style-type: none"> • Payment holidays in a form of rental discounts or rental deferment • Varied basic assistance based on turnover and retail category • Highly impacted retailers <ul style="list-style-type: none"> • 35% to 100% of April 2020 rental • Up to 50% of May 2020 rental • Further potential relief could be in the form of rental deferments • Medium impacted retailers <ul style="list-style-type: none"> • 35% to 50% rental discount in April 2020 rental • Up to 25% rental discount in May 2020 rental • Further potential relief could be in the form of rental deferments • Interest-free deferment over 6-9 months from 1 July 2020 • Basic assistance and relief will vary for other categories 	<ul style="list-style-type: none"> • Tenant's financial position and strength of balance sheet to be assessed by landlord to classify impact category • Landlords have flexibility and discretion, on a case-by-case basis, to adjust parameters • Minimums are set as the base guideline 	<p>TBD</p>

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<p>South African SMEs COVID-19 Assistance Programme</p> <p>Odgers Berndtson</p>	<ul style="list-style-type: none"> South African SME in crisis 	<ul style="list-style-type: none"> Providing expert advice to overcome SME crisis by helping connect affected SMEs with experienced financial professionals. 	<p>SME should register on the https://www.odgersberndts.com/en-za website</p> <p>Experienced South African CFO or financial professional willing to volunteer to help can contact Odgers Berndtson at chania.stempowski@odgersberndtson.co.za</p>	<p>Website registration link:</p> <p>https://www.odgersberndts.com/en-za/about-us/south-african-smes-covid-19-assistance-programme</p>
<p>Covid-19 Business Survival Bootcamp for entrepreneurs</p> <p>BusinessLIVE and the African Management Institute</p>	<ul style="list-style-type: none"> SA entrepreneurs and owners of small and medium-sized businesses 	<ul style="list-style-type: none"> Free business survival tools to cope with the effects of the pandemic and lockdown on business 	<p>Free registration as BusinessLIVE reader</p>	<p>Link to site:</p> <p>https://www.businesslive.co.za/news/2020-04-08-attend-our-free-covid-19-business-survival-bootcamp-for-entrepreneurs/</p>

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<p>Small Business COVID-19 Survival Guide</p> <p>Marnus Broodryk</p>	<ul style="list-style-type: none"> Entrepreneurs, SMEs and small business owners 	<ul style="list-style-type: none"> Marnus Broodryk, the author of '90 rules for Entrepreneurs', has created a guide aimed at helping local entrepreneurs cope with current covid-19 crisis and lockdown. 	<p>Go to website to download a copy of pdf.</p> <p>http://marnusbroodryk.com/covid19/</p>	<p>Direct link:</p> <p>http://marnusbroodryk.com/wp-content/uploads/2020/03/The-Small-Business-COVID-19-Survival-Guide.pdf</p>