

HOW YOUR BUSINESS CAN BENEFIT

Gauteng Enterprise Propeller (GEP) is geared to provide both financial and non-financial support for the benefit of SMME's in Gauteng. In addition, GEP also coordinates stakeholders for the benefit of SMME's. GEP is working towards enabling full SMME participation in the economy and ensuring their contribution to the creation of employment opportunities.

FINANCIAL SUPPORT PROGRAMME

The integrated execution and relationship team at GEP will work closely with you to customise the right financing solutions to accommodate your particular needs and goals.

Benefits to Entrepreneurs

- Access to finance
- A flexible approach to doing business
- Competitive lending rates
- Fair conditions of contract
- Fair and equitable rates, terms and conditions
- Personalised service, information, advice and guidance on business issues
- Access to support skills and capabilities normally only available to big business
- Better performance with limited own resources
- Aftercare service through relationship managers and mentors who will visit the business to offer advice or act as sounding board

NON-FINANCIAL SUPPORT PROGRAMME

Entrepreneurs will be assisted by GEP-accredited and experienced service providers to implement customised solutions to business problems. A Business Relationship Manager will first meet with the entrepreneur to diagnose the problem, recommend a solution and will maintain regular contact to check progress.

Benefits to Entrepreneurs

- Improved business efficiency
- Personal service through our relationship managers
- Information, advice and guidance on business issues
- Access to support skills and capabilities normally only available to big business
- Better performance with limited own resources
- Aftercare service through relationship managers and mentors who will visit the business to offer advice or act as sounding board
- Gain valuable experience and knowledge

For more information, please visit any of our offices

Growth Finance

If you have a viable existing business and your biggest challenge is finding the capital needed to expand your business, talk to GEP regarding our Growth Finance Programme.

The growth programme caters for financing needs of up to R5 million.

Criteria for Qualification / GEP Requirements

- Commercially viable enterprises managed by owner
- Gauteng based entrepreneurs
- Skills and/or experience relevant to opportunity
- Own contribution: depending on business affordability
- Demonstrated commitment
- Business Plan
- Projected and/or historical financial statements
- Collateral commensurate with the risk

Franchise Finance

GEP's Franchise Finance Programme can help you with the funding required to acquire a new or existing franchise, as well as provide much-needed working capital. The programme caters for financing needs of up to R5 million.

Criteria for Qualification / GEP Requirements

- Commercially viable enterprises managed by owner
- Gauteng based entrepreneurs
- Skills and/or experience relevant to opportunity
- Own contribution: depending on business affordability
- Demonstrated commitment
- Business Plan
- Projected and/or historical financial statements
- Collateral commensurate with the risk

Start-up Finance

Do you want to start your own business but don't have the money required to realise your dream? Have you tried to get a small business loan from traditional lending institutions and failed because you don't have enough collateral or a favourable track record?

You may be able to get the start-up money you need from the Gauteng Enterprise Propeller. Start-up Finance Programme is dedicated to helping people who can't get the loans they need to get started from traditional lending institutions.

So if you have a viable business idea for a small start-up and your biggest challenge is finding the capital for asset finance or working capital, talk to GEP about a start-up loan. The Start-up programme caters for financing needs of up to R2 million.

Criteria for Qualification / GEP Requirements

- Commercially viable enterprises managed by owner
- Gauteng based entrepreneurs
- Skills and/or experience relevant to opportunity
- Own contribution: depending on business affordability
- Demonstrated commitment
- Business Plan
- Projected and/or historical financial statements
- Collateral commensurate with the risk

In some cases, GEP will also assist people with a poor track record (although the applicant will need to go through credit counselling).

Contract Finance

To ensure that small businesses obtain a fair share of contracts awarded by government departments, public entities and private sector companies, GEP offers flexible and creative financing to SMMEs that have secured viable contracts.

So, if you have secured a contract for your business and your biggest challenge is finding the capital needed to deliver on it, talk to GEP regarding our Contract Finance Programme. The Contract Finance Programme caters for financing needs of up to R5 million.

Criteria for Qualification / GEP Requirements

- An authentic contract
- Commercially viable enterprises managed by owner
- Gauteng-based entrepreneurs
- Skills and/or experience relevant to opportunity
- Own contribution: depending on business affordability
- Demonstrated commitment
- Business Plan
- Projected and/or historical financial statements
- Collateral commensurate with the risk

NON-FINANCIAL SUPPORT

Technical Interventions

GEP's technical support interventions will assist you make certain assumptions about the future of your business. This includes conducting a structured and systematic research of all the necessary facts and data, compiling the required legal documentation and assessing the risks associated with running your business – successfully. The following tools are used:

- Feasibility study: an evaluation of the potential of your idea from a market, financial, technical and managerial perspective
- Due diligence: examining the business opportunity and/or historical financial statements to help determine future trends in order to make an informed decision
- Product-testing and development: the process of defining, designing, developing, testing and delivering products that will satisfy the needs of the market
- Business valuation: the process of gathering all the information necessary for the buyer of an existing business to make an informed decision with regard to the price to be paid
- ISO Accreditation: concerned with the implementation of an internationally approved system for quality management, self-assessment and third party assessment of a manufacturer.

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