



**SBFS**  
SMALL BUSINESS FINANCE & SUPPORT  
Financing Sustainable Small Business

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**INTERNAL  
COMMUNICATION**

## Immediate Release



**SBFS TEAM:** Front, left to right: Nokuphiwa Pangi (SBFS administrator), Hadley Petersen (SBFS Senior Business Adviser), Vincent Heynes (SBFS Programme Director) and Anda Mdoda-SBFS Financial Administrator. Back: Gerard Theunissen SBFS Business Adviser.

## **SBFS Providing Financial Support Services for SMMEs in the Eastern Cape and Beyond**

Small Business Finance and Support (SBFS) today announced the launch of a new product that will provide financial and strategic support to Small, Medium and Micro-sized Enterprises (SMMEs) in the South African construction sector.

SBFS will provide bridging finance and support to SMMEs working in the Eastern Cape, KZN, and on other national infrastructure development projects as either contractors and/or subcontractors of larger, more established construction firms.

The bridging finance and support to SMMEs have already kicked off in the Eastern Cape this year and it will expand to KZN next year.

The objective of SBFS is to bring about sustainable enterprise development, specifically through the creation and conservation of SMME jobs, and ensure that SMMEs have access to adequate financial and non-financial resources. The organisations lending methodology is underpinned by the philosophy of not being a “lender” but rather a partner throughout the loan period and beyond.

The SBFS brand essence is “Pioneering Sustainable Financing,” which is an articulation of the “heart and soul” of the brand. It is a phrase that captures the core essence or spirit of the brand positioning and the values characterising the brand. The brand narrative is an emotive, literary description that encapsulates how the brand will be experienced by customers and brought to life through the business operations and communications. This is the story of the brand told in the distinctive brand voice. It is the own-able, tell-able and compelling story of why the brand matters and how it engages with the audience.

*Give a man a fish and he will eat for a day. Teach a man to fish and he will eat for a lifetime.*

Proverb

At SBFS we have adopted this philosophy in our approach to financial lending. We see ourselves as more than “the money,” we partner with our clients in paving the way for their best financial success.

We believe in equipping our clients to ensure the sustainability of their business, for them, their employees, the success of the contract and for us.

Our on-the-ground experience and niche focus on SMME bridging finance provides insight and specialist expertise in guiding our clients with sound advice. In an environment where businesses survive based on their ability to deliver, we get that time is money and money is the bridge between potential and fulfilment of a contract.

SBFS, financing sustainable small business

The ‘brand world’ is an initial visual representation of the direction the brand needs to be moving towards. In other words, visual cues for the brand pillars and brand behaviours

provide a starting point for the photographic style. The images chosen all have symbolic reference to the partnership philosophy that SBFS has adopted.



Physical environment: BPO Park, Zone 4, Coega IDZ



“Our existence is premised on the current huge gap in the SMME lending market. As a result of this, we seek to address the need by investing in SMME capacitation and unlocking funding in a more efficient and effective manner,” said Vincent Heynes, SBFS Programme Director.

In addition, SBFS seeks to cut back on red tape and putting the needs of SMMEs first by reducing unnecessary paper work which tends to have a negative effect and results in delayed turnaround times for SMMEs.

The offering will see SMME's enjoying a quick turnaround in the approval of applications for finance and enjoy highly competitive interest rates and payment terms. Furthermore, SBFS offer cutting edge products and services, providing options for clients based on the size of the loan amount and the support requirement. The following products are available to the SMME's and construction industry at large:

- *Business Booster*: this is a base level product that offers the loan and access to thought leadership seminars hosted by SBFS.
- *Sustained Success*: this offering includes a specified number of support functions including business mentoring and preferred transaction rates.

"SMMEs play a critical role in the country's economic growth and the expansion of South African public infrastructure. Key to sustainable enterprise development is the provision of adequate monetary and support resources, which will create long-term prosperity for SMMEs, and for the country as a whole," adds Heynes.

### **Unique Selling and Value Proposition**

- 50 years collective on-the-ground experience with SMME bridging finance;
- Specialist bridging finance focus;
- Sustainable lender partner;
- Turnaround 5-7 working days;
- No tangible collateral required as surety;
- Competitive interest rate of 15% per annum and low fees;
- Integrated technical & aftercare support;
- Financial advice, loan restructuring, business management advice, recommendation for corrective action for future use; and
- Business training & skill development

### **Application Guidelines**

The requirements for loan from applicants:

- Copy of CDC contract/ or/ order /or/ subcontract contract from a CDC main contractor
- Certified copies of Company documents
- Bill of quantities(where applicable)

- Cash flow forecast for the duration of the project
- Certified copies of identity documents of shareholders/members
- Proof of residential address of company and shareholders
- Proof of address of members(original utility bill)
- Marriage certificate(where applicable)
- Tax clearance certificate
- Latest financial statements if available
- Fully completed SBFS application form
- Bank statements for the past 6 months if available
- List of personal assets and liabilities of shareholders
- Applicant (s) should be a South African citizen/permanent resident

### **Loan Application Process**

To apply for a loan contact SBFS on 041 403 0449 or at [info@sbfsfinance.co.za](mailto:info@sbfsfinance.co.za). SMMEs must have a valid contract awarded by the CDC or one of its main contractors to qualify (*Terms and Conditions apply*).

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Note to the editor:

#### **About SBFS:**

The Small Business Finance and Support (SBFS) is an accredited financial services provider. SBFS is intended to be a bridging partner for contractors and service providers. Its objective is empowering financial sustainability through financial advice, mentoring and skills development.

Brand Essence:

The brand essence "Pioneering Sustainable Financing" is an articulation of the "heart and soul" of the brand. It is a phrase that captures the core essence or spirit of the brand positioning and the values characterising the brand.

The brand pillars are:

1. Entrepreneurial efficiency  
*It's not only about fast turnaround time, but about being dynamic, being able to think on your feet with an entrepreneurial enthusiasm.*
2. Business Development Expertise  
*With 50 years collective on the ground experience, we have the expertise to give advice on your company's financial future*
3. Sustainable practices  
*We are prudent in our workings knowing that our decisions and advice will affect not only our business, but that of our clients and the lives of those they employ*
4. Your financial bridge (partner)  
*We believe in walking a road with our clients, we will cross the bridge with you from stage one of your business to the next step.*

Kind  
Regards

***Internal Communications***