

TOWNSHIP FUND: COMPARE OUR BEST FUNDING OPTIONS

OUR ROLE AS A TOWNSHIP & RURAL FUND FACILITATOR

We facilitate access to **short-term, low-cost, and low-credit score tolerant** funding for township & rural-based SMEs, especially in areas where the NYDA does not provide support. We do this in partnership with **government-approved non-bank financial services and other socially responsible financial services providers**. We've simplified your options in the table below:

FEATURE	CONTRACT/PO/INVOICE CASH ADVANCE	TERM LOAN	REVOLVING CREDIT FACILITY
Minimum Amount	R100,000 (Loan) or up to 75% of invoice value	R100,000	R250,000
Maximum Amount	R5 million	R5 million	Up to 50% of annual turnover unless future contracts exist
Purpose	For contract delivery, supplier payments, or bridging unpaid invoices	Once-off growth needs (buying stock, equipment, etc.)	Ongoing cash access for stock, suppliers, etc.
Ideal For	Main contractors or service providers with a valid PO, contract, or invoice (within 60 days)	SMEs with track record looking to expand operations	Businesses with recurring needs and stable income
Who Qualifies	100% Black-owned	Based in township/rural area, 1+ year trading, 3+ similar POs	Same as Term Loan + 8 trades last 12 months or 3 previous PO loans
Credit Profile	No default judgments. Low credit scores may be considered	Same	Same
Income Requirements	Not specified	Fluctuation under 40% unless contracts exist	Fluctuation under 40% unless contracts exist
Repayment Term	2 to 12 months	Up to 12 months	Minimum 3 months
Supporting Documents	PO, contract or invoice (max 60 days old), cash flow & supplier quotes	12-month bank statements, FICA docs, business info	Same as Term Loan, plus trade history evidence
Purpose	Contract delivery, supplier payments, or bridging unpaid invoices. Quick access to up to 75% of invoice value	Best for growth funding needs	Great for flexible and repeat cash needs



Apply online in minutes from your phone or laptop – no lengthy forms!
Scan QR Code to chat with a **Funding Agent** now or visit the website
www.marketdirect.co.za/township.

Introducing Flexible Revolving Credit for Spaza Shops, Contractors & SMEs in the Township & Rural Areas

Running a township business often means facing recurring expenses — from stocking up on goods, paying staff, or covering fuel and supplier costs — while waiting weeks or months for client payments. To bridge this gap, we've introduced a Revolving Credit Facility, an overdraft-style solution designed specifically for Black-owned township and rural SMEs. This flexible funding option gives you ongoing access to working capital, so you can draw, repay, and re-use funds as your business grows — without waiting on delayed payments.

Township & rural businesses that can benefit from the Revolving Credit Facility include:

	EXAMPLE TOWNSHIP BUSINESS	TYPICAL OVERDRAFT NEED	EXAMPLE REVOLVING CREDIT AMOUNT
Retail & Wholesale	Spaza shops, tuckshops, township supermarkets, liquor stores, and more.	Regular stock purchases, and bulk supplier orders before festive season or month-end	R250,000 – R400,000
Service-Based SMEs	Cleaning companies, security firms, catering services, local transport (taxis, courier, delivery vans)	Monthly payroll, consumables, fuel, uniforms, supplies	R300,000 – R500,000
Construction & Trades	Building subcontractors, plumbers, electricians, fencing & roofing contractors, fliers, carpenters, plant hire	Ongoing material orders and labour wage while awaiting client progress payments	R500,000 – R1,000,000
Agriculture & Food	Smallholder farmers poultry & livestock food processors butcheries, bakers, township food brands	inputs (seeds, fertilizer, feed) seasonal bulk purchases, packaging	R300,000 – R600,000



Apply online in minutes from your phone or laptop – no lengthy forms!
Scan QR Code to chat with a **Funding Agent** now or visit the website
www.marketdirect.co.za/township.