



Small business funding – A list of organisations that could finance your business – Part 2

Description

Funding your business is very important in your business journey, but it can be a little tough to navigate. There are a lot of considerations to be made in business funding, and as such, the process can trip up entrepreneurs.

In addition to raising capital being difficult to almost impossible for most businesses, you need to consider;

1. What business funding options are available for your needs
2. The cost of capital you'll have to pay
3. If your business will remain profitable when these costs are added on
4. What business funding is best aligned with your business goals
5. The impact of business funding on your business's success

Despite the difficulty of raising business funding, there are a lot of options to look into as an entrepreneur. Each one has its own requirements, processes, chances of success and so on.

With that, you need to have a strategic approach to accessing funding for your business. This is a strategy you should develop from the very early stages of your business, and adapt as needed.

This is why we always include a comprehensive financing section in our [business plans](#). We encourage you to do the same when you plan your business. Not only does it show potential funders you are aligned with their funding philosophy, but it'll also help you get the right business funding at all times.

So with that in mind, let's explore how to get the right business funding. This is a process that can be applied at any stage of your entrepreneurial journey. It works just as well when you are looking to start your business, run it successfully, or when you are looking to grow your business.

Small Business Funding that Qualifies

Generally, small business funding is not that hard to find; it's affordable funding that's impossible. Most banks and financial institutions will gladly issue you a loan to get your venture growing, but the requirements are steep.

For most entrepreneurs, you simply do not qualify. Even if you do, the terms are likely so steep that your business might fall into the traps of early business funding.

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So, for this list, we are looking for those funding sources directly geared towards small businesses. They can be government or private sector, provided their mandate is the promotion of grassroots entrepreneurship.

This can be explicit, like government agencies created specifically for this task. It can also be implicit, like funding schemes whose terms are so favourable for small businesses that they help them excel, even though not directly marketed as such.

At their core, these funding options should meet the principles of getting the right business funding to grow your business. Some of the required criteria we'll be looking at include;

Interest rates low enough not to significantly impact business cash flows and profitability

Payment terms that allow small businesses to gain traction before outflows

Reasonable collateral terms accessible to small businesses

Offer any training or support services for business, even without a cash injection

If this is small business funding that could make a difference for your fledgling startup, dust off that business plan. Here's a list of organisations you should be sending it to ASAP.

Knife Capital

[Knife Capital](#) is a Cape Town-based growth equity investor that focuses on scaling innovative South African businesses into global players. Unlike short-term lenders, Knife takes a growth-first view: they look for companies with product-market fit and the capacity to scale regionally.

For entrepreneurs, this matters because they often pair capital with hands-on commercial support, access to international networks, and introductions that accelerate market entry. For small business funding seekers,

Knife represents a pathway from local traction to real expansion capital while keeping the emphasis on commercial rigour and scalable business models.

4Di Capital

[4Di Capital](#) is a venture capital firm rooted in South Africa that invests in early-stage technology businesses with ambition to scale across Africa and beyond.

Where traditional lenders demand collateral and historical performance, 4Di underwrites potential, teams and technical innovation.

They fill an important gap in the small business funding ecosystem by taking informed early-stage risk, pairing capital with mentorship, and helping founders build investor-ready metrics.

If your business is tech-enabled, 4Di is a funder to consider for growth capital and strategic scaling support.

Jozi Angels

[Jozi Angels](#) is an angel investor network based in Johannesburg that connects high-potential South African startups with individual investors who understand both local markets and global growth paths.

Angel networks like Jozi Angels are often the first external source of meaningful funding after founders self-fund. Their value for small business funding goes beyond cash: angels frequently accompany investment with advice, introductions and operational help.

If you are building something with strong early traction, pitching to an angel network can be the difference between slow growth and a step-change in capacity.

Cape Town Angel Network (CTAN)

The Cape Town Angel Network brings together private investors who are specifically interested in funding early-stage ventures emerging from the Western Cape and surrounding regions.

For entrepreneurs, CTAN offers a community-led route to capital that values founder potential, market fit and tangible proof points rather than long balance sheets.

CTAN's match-making approach is a practical small business funding option for founders who need both seed capital and the mentorship that accompanies angel investment.

Gauteng Enterprise Propeller (GEP)

The [Gauteng Enterprise Propeller](#) is a provincial development agency focused on supporting enterprise development and small business funding across Gauteng. GEP's mandate is to provide access to finance, market linkages and business support for SMMEs in the province.

For small businesses operating in Gauteng, GEP is an important option because it offers not just funding but sector-specific incubation, procurement facilitation and localised programmes designed to move viable businesses from survival to growth, aligning finance with practical capacity building.

Wesgro - Western Cape Investment & Trade

[Wesgro](#), as the official tourism, trade and investment promotion agency for the Western Cape, also runs business support initiatives that intersect with small business funding.

While not a bank, Wesgro's role in connecting entrepreneurs to export markets, investment partners and provincial incentives makes it a high-value touchpoint for businesses looking to scale.

For founders focused on market expansion or export-readiness, Wesgro provides connections and facilitation that often unlock funding conversations with investors and corporates who value provincial endorsement.

KZN Economic Development, Tourism and Environmental Affairs (EDTEA) SMME Support

The [KZN EDTEA](#) runs a range of programmes aimed at developing small businesses in KwaZulu-Natal, with funding windows, incubation support and market access initiatives tailored to the province's economic profile.

For entrepreneurs in KZN, these provincial small business funding pathways are valuable because they combine contextual support, such as sector training and procurement channels, with capital or grant-style instruments that reduce early-stage financial pressure.

If your business operates in construction, tourism, manufacturing or agriculture within KZN, EDTEA channels deserve attention.

Standard Bank Futuremakers

[Futuremakers by Standard Bank](#) is the bank's social impact and enterprise development initiative that supports entrepreneurship through grants, mentoring and access-to-market opportunities.

It is positioned to help businesses that deliver social impact and financial sustainability. For small business funding seekers, Futuremakers offers more than one-off cash support: the programme connects entrepreneurs to learning, partnerships and environments that increase the odds of long-term viability and investment-readiness.

This mix of non-financial and financial support makes it a practical option in the wider funding ecosystem.

Absa Enterprise Development

[Absa's enterprise development](#) programmes provide targeted funding, supplier development and capability-building for small businesses that can integrate into larger corporate supply chains.

This form of small business funding is particularly powerful for companies that can demonstrate operational discipline and the ability to meet procurement standards.

Absa's programmes typically combine finance with practical support such as business planning, governance and access to client networks, which helps bridge the gap between early-stage capability and commercial-scale opportunities.

LaunchLab / Stellenbosch University LaunchLab

[LaunchLab](#) is a university-linked incubator and early-stage investor that supports startups coming out of Stellenbosch and surrounding innovation ecosystems.

LaunchLab's model blends mentorship, investor introductions, and in some cases seed capital or access to follow-on funding.

University incubators like LaunchLab are useful small business funding channels because they lean into technical validation, team development and early commercialisation pathways – elements that investors look for when deciding to back a fledgling venture.

In Conclusion

Business funding is an inevitable question for any entrepreneur. In addition, failing to land the right business funding [can lead to your business's failure](#). That's why we have crafted a handy guide to help you get the right funding for your business.

You should be able to use it to stay on top of any funding needs at any stage of your business. For any additional help with your business funding, you can always [contact Mut-Con](#).

If you haven't already, read part one of this article here, <https://blog.mut-con.co.za/finance-reporting-and-compliance/business-funding/small-business-funding-organisations/>

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Date Created

February 3, 2026

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