SOWETO BUSINESS DIRECTORY

Spaza support in plain English

What is it? What does it offer?
What is my next step?



Help for the shop. Plain words first.

A learning companion to the
Spaza Shop Support Fund package.

Illustrated learning companion | October 2026

Fictional shop scene, with a stylised Orlando Towers nod.

Start here

Never heard of this support? Start there. This companion explains what the package means before amounts, forms and rules. A familiar scene, plain words and one next step.

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How to use it

Read the scene, unpack the term, then try the tool. Each chapter has a fictional example and a Sho't left action. Use the current official process when applying or submitting.

Gogo Dineo, her niece and their shop are invented teaching characters. The starting idea is an owner hearing about support during a stock-buying trip. These are not portraits, quotations or a record of a real neighbour. Nobody is declared eligible.

This is a learning companion, not an official application pack, financial/legal advice or a funding offer. Tools are copy/print aids, not interactive fields. Check current intake, requirements and written offer terms with the programme. No account, application or enquiry has been submitted.

Package-focused, not a general shop-running book.

1 | Start with the person, not the form

What is this support?



Back from the wholesaler, the bakkie is ready to unload. The shopping list has ambitions. The budget has a ruler. Our fictional shop owner, Gogo Dineo, checks every box before it reaches the shelf.

Her niece mentions support for spaza shops. Gogo does not start with a password. She starts with the right question: what is it, and what could it help the shop do?

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: What is the Spaza Shop Support Fund?

What is the Spaza Shop Support Fund?

A programme to help qualifying shops

The Spaza Shop Support Fund is a government programme to help qualifying South African-owned spaza shops in townships and rural areas improve their businesses. It offers financial and non-financial support. That means help can take different forms, not only money.

What is it meant to improve?

The programme aims to support safer products, stronger shops, better business skills and access to purchasing benefits. Stock, shop improvements and training answer different needs. A new fridge and a stock delivery do different jobs.

Who is behind it?

The Department of Small Business Development (DSBD) and the Department of Trade, Industry and Competition (the dtic) lead the programme. The Small Enterprise Development and Finance Agency (SEDFA) and National Empowerment Fund (NEF) implement it.

A possibility, not a promise

Hearing about the programme does not mean a shop qualifies or has been approved. Requirements, assessment and the actual offer matter. This booklet helps you understand the support and ask the next question. It is not the fund, an approval letter or an application service.

Sources: [1], [2], [3]. Full source notes at the back. Checked 26 October 2026.

Your tool: My first understanding

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
What is this programme for?	_____ _____
What problem does my shop need help with?	_____ _____
What do I still need explained?	_____ _____
Who will help me ask?	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

Gogo Dineo has heard about the programme for the first time. She writes: it may help qualifying shops with stock, improvements and business support. Her next step is to learn which part fits her need, not promise the family a payout.

Sho't left: put it to work
Explain the programme to someone in one sentence without using the words guaranteed or free money.

2 | Understand the stock grant

Stock is not a cash envelope.



The boxes arrive at the counter. Gogo counts them twice. The biscuits are popular, but popularity is not permission for a box to disappear into the kitchen.

She wants to know how stock support works before ordering anything. Her niece opens a notebook. The pen has finally found a job that is not making the shopping list longer.

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: What does the stock grant help with?

What does the stock grant help with?

Stock means goods for the shop

Published programme guidance describes a stock grant of up to R40,000 for initial stock purchases through delivery channel partners. It is support for the shop, not a promise of R40,000 cash into a personal account.

Grant and loan are different words

A grant is support that is not described as a loan. It still has rules, approved uses and conditions. Misuse can have consequences. Read the actual agreement; do not treat grant as money without responsibilities.

Maximum is a ceiling

Up to R40,000 means the published maximum, not a minimum or an automatic amount. The approved support and delivery arrangements must be confirmed for the actual application.

Ask before spending

Ask how approved stock is selected, supplied and recorded; which suppliers are authorised; and what proof you must keep. Do not spend personal money assuming the fund will reimburse it. Compare the approved order with the delivery and report differences through the official route.

Sources: [2], [4], [5]. Full source notes at the back. Checked 26 October 2026.

Your tool: My stock-support questions

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
Which shop stock is needed?	_____ _____
How is stock selected and supplied?	_____ _____
What amount and items are approved?	_____ _____
What delivery proof must I keep?	_____ _____
Who handles a shortage or wrong item?	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

A fictional offer supports selected stock through a delivery partner. Gogo checks the item list and quantities against delivery paperwork. One item is missing; she records the difference and asks the official contact how it will be corrected. She does not mark it received.

Sho't left: put it to work
Write two questions you need answered before accepting a stock delivery.

3 | Understand assets and infrastructure

A fridge can come with a repayment.



The old fridge has started humming like it is auditioning for a choir. Gogo invites a technician. A musical appliance is entertaining. Warm cold drinks are less convincing.

She considers improvements carefully. What does the shop need, what is approved, and is there a loan part? A good question costs less than an agreement nobody understood.

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: What does blended grant and loan mean?

What does blended grant and loan mean?

Assets and infrastructure

Programme guidance describes up to R50,000 for assets and infrastructure, such as building improvements, systems, refrigeration, shelving and security. The published description is a blended grant and loan. It is not all a gift.

Blended means different parts together

A grant part and a loan part may sit in one support arrangement. A loan creates an obligation to repay under its terms. Do not guess the split or calculate repayments from the headline maximum.

Read your actual offer

Ask for the grant amount, loan amount, interest or other charges, repayment dates, total repayable and conditions in writing. Public pages use inconsistent general wording about loan terms. This booklet does not promise a particular rate, split or monthly instalment.

Understand before agreeing

Ask what happens if the business struggles, which purchases are allowed and who pays the supplier. Have a trusted person explain unclear terms with you. Do not sign an agreement you do not understand or buy an item assuming approval will follow.

Sources: [2], [4], [5]. Full source notes at the back. Checked 26 October 2026.

Your tool: Before I accept a loan part

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
What improvement is approved?	_____ _____
Grant amount / loan amount	_____ _____
Interest, charges and total repayable	_____ _____
Payment dates / amount / duration	_____ _____
Conditions and questions still open	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

Gogo receives a fictional offer for a shop improvement. She can explain the item but cannot find the repayment schedule. She asks for the written schedule and explanation before accepting. This example supplies no model rate or instalment.

Sho't left: put it to work
Practise asking: How much must I repay in total, and when? Ask for the written answer.

4 | Understand non-financial support

Learning is part of the package.



The point-of-sale machine makes a sound. Gogo looks at it. Her niece looks at Gogo. The trainer smiles and starts again. Nobody was born knowing where this button lives.

Gogo already knows her customers. Training adds tools to that knowledge; it does not erase it. Asking twice is allowed. Even the machine needed setting up.

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: What is non-financial support?

What is non-financial support?

Help that is not a cash payout

The published package includes up to R10,000 in non-financial support and business management training. This is a value of support, not a promise to pay the owner R10,000 for attending.

What can training cover?

Programme material lists point-of-sale devices, business skills, digital literacy, credit health, food safety and business compliance. A point-of-sale system helps record sales; learning to use it matters as much as having it.

Ask how it will work

Ask what training and equipment are included in your approved support, where it happens, in which language, and what follow-up help exists. Do not assume data, transport, subscriptions or every ongoing device cost is included.

You can ask for an explanation

Ask the trainer to show one task and let you try it. Bring the question you actually have. Never hand another person your password or one-time security code to make the lesson quicker. Keep account access under your control.

Sources: [2], [4], [5]. Full source notes at the back. Checked 26 October 2026.

Your tool: My learning needs

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
One task I want to do better	_____ _____
Training or equipment included	_____ _____
Language / place / time confirmed	_____ _____
Ongoing costs to ask about	_____ _____
Who can help after training?	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

Gogo wants to understand a daily sales report. She asks the trainer to show one sale, its record and the daily total. She tries it herself and notes where to ask for help. Her question is practical, not an admission that she cannot run a shop.

Sho't left: put it to work
Name one thing you want a trainer to show you slowly, then let you practise.

5 | Read the requirements without guessing

Could my shop fit?



A neighbour says every shop qualifies. Another says nobody qualifies. Both sound very certain. Neither brought the programme requirements. Gogo puts a chair out for the facts.

She checks the rules against her own shop. A neighbour can bring encouragement. An official assessment must bring the decision.

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: What must an owner check before applying?

What must an owner check before applying?

Programme rules, not a personal verdict

Published fund criteria cover South African ownership and citizenship wording, township or rural operation, owner management, municipal compliance and other legal requirements. Check the exact current criteria with the programme. This is fund eligibility, not a statement about who may lawfully trade in general.

The citizenship wording matters

Published criteria say the owner must be a South African citizen or naturalised as a South African citizen before 1994. Do not guess how this applies to a particular person. Ask the official fund contact if your position is unclear.

Registration and a licence differ

Municipal registration is not the same as a trading permit or business licence. Government identifies licensing, health inspections and zoning as real bottlenecks. Ask your municipality which permissions apply to your business and premises. Do not assume a registration receipt is a licence.

Do not invent extra barriers

Published rules allow some time to complete company and tax registration. CIPC is the Companies and Intellectual Property Commission; SARS is the South African Revenue Service. CIPC registration is stated as required within six months for funding above R80,000; SARS has a stated six-month transitional option. Ask the fund how these apply. Do not assume they waive municipal licensing or other laws.

Priority is not automatic approval

Youth, women and people with disabilities are named priority groups. Being in a priority group does not replace requirements, checks or a decision. No reader is assessed or declared eligible by this booklet.

Sources: [3], [6], [7]. Full source notes at the back. Checked 26 October 2026.

Your tool: Questions about my actual shop

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
Ownership / operator details to verify	_____ _____
Township or rural location	_____ _____
Municipal licence / permit status	_____ _____
Other compliance / transition question	_____ _____
Official answer and next action	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

Gogo has a municipal registration acknowledgement but is unsure whether a licence was issued. She asks the municipality about her exact address and activity, then asks the fund what evidence is accepted. She does not tick licensed because the receipt is in a folder.

Sho't left: put it to work
Find out what your municipal document actually is: acknowledgement, permit, licence or something else.

6 | Prepare without inventing documents

One folder. Different answers.



The folder has receipts, a grocery list and a photograph from a wedding. It is a loyal folder. It has been carrying the whole household.

Gogo gives the application its own place. The wedding can keep its happy memories. The licence needs to be found without meeting every cousin first.

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: What should I prepare and keep?

What should I prepare and keep?

Use the current official checklist

The official process requires personal and compliance information and supporting documents. Start from the current application route; requirements depend on the programme and application. This page is a preparation aid, not a complete official document checklist.

Match person, shop and place

Make sure names, ownership, actual operator, business activity and address are accurate and consistent. Officials verify identity, ownership and that the business exists. Do not put another person forward as owner to get through the form.

Keep useful copies safely

Organise the documents the portal or official adviser requests, such as identity and municipal compliance evidence. Record what is missing and who can supply it. Keep copies and submission references securely, not in an open community group.

A helper is not a new owner

A trusted helper may explain a screen or help organise papers. Check every answer before submission, keep your own account access and ask what is being sent. Do not send identity documents to an unverified person offering guaranteed approval.

Do not make proof up

If a paper is missing, record the gap and ask the right office. A made-up address, borrowed licence or false ownership statement is not a shortcut. Never promise that a document has been approved when it has only been uploaded.

Sources: [6], [7], [8]. Full source notes at the back. Checked 26 October 2026.

Your tool: My document-gap tracker

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
Official requirement / document name	_____ _____
What I have and whose details it shows	_____ _____
What is missing or inconsistent	_____ _____
Office or person to ask	_____ _____
Next action / date / proof saved	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

The current checklist asks for a compliance document. Gogo has an old copy with a different address. She records the mismatch and asks the relevant office what must change. She keeps the old copy as history, not as proof for a different site.

Sho't left: put it to work
Choose one document. Check the name, address, date and what it proves.

7 | Find the official route and help

The first step can be a question.



Gogo brings her notebook to the counter. Her niece is ready to click. Gogo is ready with three questions. For once, the person holding the mouse is not setting the speed.

They use the official route and ask for help where needed. Being new to a portal does not mean being new to business.

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: Where do I start, and who can explain?

Where do I start, and who can explain?

Begin on the programme website

Open www.spazashopfund.co.za and choose How to Apply. On 26 October 2026 that page links its Apply button to the SEDFA portal at systemsnew.sefa.org.za/SMMEPortal. Follow the live official link rather than a forwarded payment or application link.

Ask for assistance before sharing details

The programme contact page lists 011 305 8080, spazafund@nefcorp.co.za, and weekday hours 08:00-16:00. Ask which application route fits your support need, what documents apply and where you can get help if you cannot use the online process. Confirm an office location or appointment before travelling.

A published route is not a place reserved

The website describes account creation and application, but a displayed Apply link does not establish available allocation, an open place for your shop or approval. Ask about current intake and conditions. This booklet has not submitted an application or confirmed anyone's place.

Keep control of your information

Use your own contact details and keep your reference. Read terms before agreeing. Do not pay an unverified intermediary for a guaranteed outcome, share security codes or sign a loan agreement merely to complete a screen. If something is unclear, stop and ask the official contact.

Sources: [1], [8], [9]. Full source notes at the back. Checked 26 October 2026.

Your tool: My first official enquiry

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
My question about support	_____ _____
Official number / page used	_____ _____
Current intake / route answer	_____ _____
Documents / help / office confirmed	_____ _____
Reference / next action / date	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

Gogo phones the published programme number to ask where an owner without online confidence can get help. She writes down the answer, office details and documents to bring. She confirms these before paying for transport. The example is not a record of a real call.

Sho't left: put it to work
Write your first question before calling. You do not have to explain the whole shop in the first sentence.

8 | Know what happens next

Submitted is not approved.



The application has a reference number. The family starts planning a celebration. Gogo saves the reference, closes the folder and says the kettle can celebrate today. The shop budget will wait for facts.

She knows the difference between sending a request and receiving a decision. Hope is welcome in the shop. It must not do the bookkeeping.

Illustrative teaching scene. Not a real incident, portrait or quotation.

Gogo asks: How do I follow up without assuming the result?

How do I follow up without assuming the result?

Different stages mean different things

An application can be prepared, submitted, checked, awaiting information, assessed or decided. A confirmation of submission is not approval. Keep official messages and respond through the verified route.

Checks come before a decision

The published assessment process includes checking documents and visiting the shop to verify its existence, owner and operator. Identity and compliance checks come before approval and disbursement. Cooperate with verified officials; confirm an unexpected visitor's identity through the official organisation before disclosing private information.

Approval and delivery also differ

Historical reports distinguish shops approved for support from shops that had received stock. Even approval is not the same as completed delivery. Read the offer, conditions, any loan agreement and the delivery arrangements. Record what actually arrives.

Ask a precise follow-up question

Use your reference and ask: what is the current stage, what is outstanding, who must act, and when should I check again? Keep a note. Do not advertise a grant, order upgrades or take on debt based on a rumour or an application receipt.

One useful next step

You do not need to solve every question today. Understand the package, check the real gap and ask the right office. The programme decides applications. Your next step can simply be getting a clear answer.

Sources: [3], [7], [8], [10]. Full source notes at the back. Checked 26 October 2026.

Your tool: My support follow-up log

Copy or print this page. Working aid, not an official form, offer or application checklist. Use the current official requirements alongside it.

What to organise	Evidence / gap / action
Application reference / current stage	_____ _____
Official information still needed	_____ _____
Decision / terms understood	_____ _____
Support delivered / difference recorded	_____ _____
Next action / owner / check date	_____ _____

What a useful answer looks like

FICTIONAL EXAMPLE | No real applicant or shop record

Gogo receives a submission acknowledgement. Her log says submitted, not funded. When asked for more information, she checks the request through the official route and keeps proof of her response. She only records support received when it actually arrives.

Sho't left: put it to work
Finish: My next step is ___, I will ask ___, and I will keep ___ as proof.

Sources and next checks

Checked 26 October 2026. Links are reading routes, not endorsements of a programme or guarantees of approval. Requirements can change.

[1] Spaza Shop Support Fund: programme overview

What the programme is for; different kinds of support, not one cash payout.

Open source

[2] DSBD programmes brochure, 2026

Current-year published maximum components: stock grant, assets/infrastructure blended support and non-financial support.

Open source

[3] Joint government update, 29 May 2026

Implementing agencies, municipal registration versus licensing, compliance bottlenecks and programme purpose. Historical figures are not a current available balance.

Open source

[4] Programme support package

Stock via delivery partners; assets, infrastructure and training. A ceiling is not an individual offer.

Open source

[5] NEF programme flyer, May 2025

Package descriptions cross-checked with 2026 brochure. Old tax thresholds are not reproduced as current law. Read actual offer terms for repayments.

Open source

Sources and next checks

Checked 26 October 2026. Links are reading routes, not endorsements of a programme or guarantees of approval. Requirements can change.

[6] Programme eligibility criteria

Ownership, location, municipal compliance, owner management and registration transitions. No reader is assessed here.

Open source

[7] Parliamentary reply NW5038, 16 October 2026

Ministerial reply reproduced by PMG: documents, identity/ownership/site verification and assessment. PMG is the repository, not the fund.

Open source

[8] Programme application guidance

Published Apply link leads to systemsnew.sefa.org.za/SMMEPortal, with sign-in and account creation. Confirm current intake and individual application requirements with the programme. No application was submitted.

Open source

[9] Programme contact page

Published assistance number, email and weekday hours. Confirm appointment/location before travelling; no call or contact made for this booklet.

Open source

[10] Parliamentary reply NW4433, 16 October 2026

Historical August approvals and stock recipients are different measures. No live funding balance or intake is claimed.

Open source

Before you act on this booklet

Check current programme requirements, contact routes and offer wording with the programme. Public pages use inconsistent general loan wording; this booklet therefore does not calculate a loan split, rate or instalment.