

EXXARO ENTERPRISE AND SUPPLIER DEVELOPMENT (ESD)

Interest-Free Loan Funding Application Process — 2026

Exxaro Resources invites qualifying black-owned enterprises to apply for interest-free loan funding to grow capacity, acquire assets, and strengthen business sustainability.

Applications open **2 March 2026**.

20/20 Insight, an MSME development specialist company, has been appointed to manage the ESD funding application process and will screen all applications and conduct due diligence for funding consideration. Learn more: www.2020insight.co.za

2026 FUNDING PROGRAMMES

Targeted beneficiaries are **Exempt Micro Enterprises (EMEs)** and **Qualifying Small Enterprises (QSEs)** as defined in the B-BBEE Codes of Good Practice. Select the programme that matches your applicant type below.

Enterprise Development (ED)

Non-Exxaro Suppliers

Supporting the growth of black-owned EMEs and QSEs that do not yet supply goods or services to Exxaro — helping them scale and become commercially sustainable businesses.

- ✓ Not a current Exxaro supplier
- ✓ An active supply contract (off-take agreement) with a well-established company
- ✓ 51%+ majority black-owned
- ✓ Annual turnover below R50 million (EME or QSE)
- ✓ Registered South African business entity
- ✓ In good standing with SARS (valid tax clearance)

[Apply for ED Funding](#)

Applications close 31 March 2026

Supplier Development (SD)

Existing Exxaro Suppliers

Enabling existing Exxaro suppliers to grow capacity, acquire assets, and strengthen their ability to deliver on current and future Exxaro contracts through interest-free loan funding.

- ✓ Active Exxaro supply contract (min. 1 year)
- ✓ 51%+ majority black-owned
- ✓ Annual turnover below R50 million (EME or QSE)
- ✓ Registered South African business entity
- ✓ In good standing with SARS (valid tax clearance)
- ✓ Must provide off-take/contract value and duration for cession agreement

[Apply for SD Funding](#)

There is no closing date for SD applications — you may apply at any time.



TYPES OF LOAN FUNDING AVAILABLE

Asset Finance

Purchase new equipment, vehicles, or machinery needed to operate and grow your business.

Asset Re-finance

Refinance existing business assets to free up cash flow for operational needs or expansion.

Acquisition Finance

Funding to acquire an existing business or a share in a business to accelerate growth.

APPLICATION PROCESS

To apply for funding, click on the applicable **"Apply for Funding"** button above — select the button relevant to your applicant type:

- Exxaro Suppliers (Supplier Development)
- Non-Suppliers (Enterprise Development)

1. Registration

- Complete the registration forms on the 20/20 Insight platform
- Upload the required registration documents
- You will receive an email confirming your registration submission

2. Application

- Once your registration has been reviewed and approved, you will receive a link to the relevant application forms
- Complete the application forms and upload all required application documents

Important Reminders

⚠ **Incomplete applications** and submissions without all required valid documentation will not be considered.

- All applicants must upload electronic copies of required documents on to the **2020 Insight digital platform**.
- Allow sufficient time — do not leave it to the last day to submit.
- We endeavour to respond to applicants within **four weeks** of receiving applications.

REQUIRED DOCUMENTS FOR APPLICATION

All applicants must upload **electronic copies** of the following documents on to the 2020 Insight digital platform. **Incomplete submissions will not be considered.**

APPLICATION

- One-page motivation letter on company letterhead
- Quotes for items to be funded (for refinancing of existing loans, provide settlement letter)
- Company Profile
- Proposed budget — itemised list of funding requirements
- Cashflow Projections: 12-months

HR

- Certified copies of identity documents / cards (all directors, members, partners, shareholders)
- CVs of Directors and Key Employees

CONTRACTS

- Existing contracts / off-take agreements / letters of intent

COMPLIANCE


- Valid Tax Clearance Certificate (SARS PIN)
- Company Registration Documents (CIPC) — or state if Sole Proprietor
- Valid B-BBEE Affidavit or Certificate: EME/QSE
- Proof of business address
- Any industry certifications/permits required for your sector/services

FINANCIAL

- Annual Financial Statements: Latest (reviewed by an accredited accountant)
- Management accounts (Current year-to-date)
- Bank statements: Current year-to-date (minimum 6 months)

OTHER DOCUMENTS

- Any other documents that are relevant to your funding application

 Download application templates at: www.iaaevents.co.za/exxaro-resources

IMPORTANT NOTICES

 Applications open **2 March 2026** and close on **31 March 2026**. Late applications will not be considered.

PRIORITY COMMUNITIES

Priority consideration will be given to applicants from Exxaro's host communities / doorstep communities (communities located around Exxaro's operations).

APPLICATION TIMELINE

Applications open **2 March 2026** and close on **31 March 2026**.

Late applications will not be considered. Allow sufficient time and do not leave it to the last day.

DIGITAL PLATFORM


All applications must be submitted via the ESD Screening Portal. Links will activate on 2 March 2026:

- **ED:** Apply for Enterprise Development
- **SD:** Apply for Supplier Development

RESPONSE TIMEFRAME

While we anticipate receiving a large number of applications, it is our endeavour to respond to applicants within **four weeks** of receiving their application.

DOCUMENT COMPLETENESS

 Incomplete applications and submissions without all of the required valid documentation **will not be considered**.

Ensure all documents are uploaded before the deadline.

CESSION AGREEMENT

All successful applicants will be required to enter into a **cession agreement** to repay the Exxaro ESD loan.

Existing contracts / letters of intent must be converted to formal contracts within **three months** of funding approval.