

AGRICULTURAL LOAN APPLICATION FORM (LIVESTOCK)

New Application []

Top Up []

FROM REF	LOAN TRACK REFERENCE (FOR NDB USE)
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1. PROPOSE LOAN REQUIREMENT

Loan Amount applied for:			
Proposed Repayment Period		Years	
Purpose of Loan			
Project Location (Village/Town& District)			

2. BACKGROUND INFORMATION OF THE APPLICANT

Full Name of the Applicant (Company or Individual)					
Trade Name					
Postal Address					
Physical Address					
Period at current physical address					
Period at previous physical address					
Telephone	Work	Home	Fax	Cell	Email
Source Reference (how did you hear about NDB), i.e. TV, Print media, etc					
Marital Status:	Married	Single	Widowed		

3.EMPLOYMENT PARTICULARS FOR INDIVIDUAL APPLICANTS, IF APPLICABLE

Employer	
Period at current employment	

4. PARTICULARS OF SPOUSE, IF APPLICABLE

Spouse's Name	Spouses Identification Number
Spouse's current physical address	

5. PARTICULARS OF NEXT OF KIN NOT LIVING WITH THE APPLICANT

Name			
Postal Address			
Physical Address			
Telephone	Fax	Cell	
Next of Kin's Identification Number (Omang/Passport):			

6. COMMERCIAL BANKERS

Name			
Postal Address		Branch Name	
Account No			
Telephone		Fax	

7. ACCOUNTS /AUDITORS

Name			
Postal Address			
Physical Address			
Telephone		Fax	Cell

8. ESTABLISHMENT DETAILS

Date of Incorporation		Incorporation No
Value Added Tax (VAT) No		

9. NATURE OF BUSINESS, DIRECTIONS TO PROJECT

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10. APPLICANT'S DEBTS (INCLUDING NDB DEBTS BY SHAREHOLDERS, DIRECTORS/SISTER COMPANY/ PARTNERS OR THAT OF THE APPLICANT)

Year	Reference & Account Numbers	Loan Beneficiary	Amount Approved	Outstanding Balance	Arrears

11. OWNERSHIP OR MANAGEMENT

Name (in full)	Contacts (Tel/Cell)	Date of Birth	Nationality	I.D. Number	Position	S/Holding% (Company, partnership or Syndicate)
Total						100%

12. FINANCIAL PARTICULARS

Is there a criminal record on you/ company ☐

Is there a pending criminal case on the company ☐

Have you/company been Blacklisted: ☐ if yes, Amount _____

Has the company or its major shareholders, ever been Liquidated ☐

Have you/company signed a Guarantee or Surety for any entity ☐ if yes, please attach particulars.

13. LOAN REQUIREMENTS

REQUIREMENTS		SOURCES				
	Total (P)	Equity (P) (Applicant's contribution)	NDB Loan (P)	Other Loan (State source) (P)	Other Loan (State source) (P)	Other (State source) (P)
Premises/Property						
Machinery & Equipment						
Furniture & Fixtures						
Working Capital						
Other						
Total						

NB: The bank normally requires the promoter to contribute at least 15% towards the total project cost either in cash or kind.
("KIND" any asset acquired by the promoter on his/her/its own effort/expense)

14. SECURITY

Details of security for the loan applied for:

Description	Age	Original Cost (P)	Open Market/Book Value (P)	Estimated Forced Sale Value (P)	Encumbrances (Existing Bonds, Attachment, Financial Interests, etc.)
Immovable Property (Lot No, Location)					
Machinery and Equipment (Should be 5 years or Less)					
Motor Vehicle (No _____) (Should be 5 years or Less)					
Bank Guarantee					
Any other Guarantee _____					
Life Insurance policy (Surrender the Value)					
Other (Fixed Deposit, Shares e.t.c)					

Basis of your estimation:

NB

1. The bank requires the promoter to offer security equal in the value, to at least 100% of the Forced Sale Value of the immovable Property or 140% of the Forced Sale Value of Movable assets.
2. All assets pledged as security should be free from encumbrances (i.e. not bonded/hypothecated). If such a condition exist full detail should be given to the bank.
3. If vehicles are offered as security the bank reserves the right to turn down vehicles older than 3 years.
4. The bank reserves the right to discount the value of any asset pledged as security for any facility offered.
5. For livestock pledged as security, the Bank determines their Forced Sale Value.

15. LIVESTOCK PRODUCTION (LIVESTOCK PRODUCERS ONLY)

Details of security for the loan applied for:

Livestock Type	Existing (Numbers)	Addition to be purchased (Numbers)	Estimated Value (Pula)
Cows			
Bulls			
Heifers			
Tollies			
Calves			
TOTAL			
Goats /Sheep			
Horses			
Donkeys			
Pigs			
Other (Specify) _____			

16. ASSUMPTIONS

Component	Rate	Basis of Estimate
Estimated Calving/Kidding Rate		
Estimated Mortality Rate		

Address and contact of ownership of Bore hole if not of the promoter _____

Bore Hole Depth (m) and Yield (m³/hr) _____

Name and distance of Ranch /Cattle post from place of residence (In km's) _____

17. REQUEST FOR CONFIDENTIAL REPORTS

Applicant's Name: _____

Business Name: _____

Address: _____

The Chief Executive Officer
National Development Bank
P.O. Box 225
Gaborone

Dear Sir/Madam

Re: CONFIDENTIAL REPORT

In connection with my/our loan application in the amount of Pula _____

I am hereby giving my consent to National Development Bank to contact my Bankers, namely

_____ at _____ Branch bearing account number _____ and

_____ at _____ Branch bearing account number _____

as well as my Accountants/Auditors, namely _____

at _____ for confidential information regarding my

dealings with them.

I hereby authorize my Bankers and Accountants/Auditors to provide any information about
my/our financial position and credit rating to National Development Bank, as it may require
upon presentation of this letter.

Yours Sincerely

(Authorised Signatory/Signatories)

18. PERSONAL BALANCE SHEET

Personal Balance Sheet of _____ As at (date) _____

Spouse's Name _____

Married in Community of Property: Yes / No

Note: If any assets stated are outside Botswana, please state the country where they are located.

ASSETS:

Estimated
Value (P)

Immovable Property

Plot No.	Location	Type of Land (Commercial / Industrial / Residential)	Size (m2)	Remaining Lease Period

Movable Assets

Type of Assets	Original Cost	Year of Acquisition	Net Book Value

Livestock (___Bulls, ___Cows, ___Oxen, ___Heifers, ___Tollies, ___Goats ___Sheep

Debts/Receivables _____

Shares In Companies _____

Fixed Deposits with Banks _____

Cash at Bank and in Hand _____

Other Assets _____

LIABILITIES:

Loans secured by Mortgage _____

Loans under Hire Purchase _____

Tax Liabilities _____

Personal Loans _____

Creditors _____

Other Liabilities _____

Total Liabilities

Net Assets/(Liabilities)

DECLARATION

I/We hereby declare that the information above is, to best of my/our knowledge and believe, true and correct. I/We further declare that the money shall be used solely for the purpose indicated above and that there is no legal impediment for the intended use.

I/We also authorize the Bank to reschedule the monthly instalment in the event of an increase/decrease in the interest rate.

Signature: _____ Date: ____/____/____

Applicant/Applicants authorized Representative

19. BUSINESS PLAN

Guide for preparing a Business Plan

Background

- What the company is doing.
- Brief history of company.
- Factors that influenced the business, e.g market.
- Company's future.
- Amount of money required and why.

Ownership and Management

- Particulars of shareholders/directors/partners in Tabular form (Table).
- Organisational structure.
- Experience and qualification of the key managers.
- Personal balance sheet of the promoters (Appendix A).
- Succession Plan (Replacement of Key man).
- Attach Cv's of key management.

Management of Project

- Comment on Livestock management practices to be undertaken.
- Rotation on Poultry pans (for poultry projects).
- Any other management practice to be undertaken at the project.

Present proposal

- Table showing Requirements & Sources of Income & Assets, for use in project.

Trading results

- Annual financial statements (last 3 years).
- Latest Management accounts (if date of last financial statements is more than 6 months old).
- Explain any unusual profits or losses in the last 3 years under review.
- Projections for the next 3 years. Provide explanations to justify the estimates for sales, increase in GP% and unusual reduction of estimated expenditures.
- Cash flow projections for the next 12 months.
- Credit terms with suppliers and customers.
- Mention effect of seasonal variation on the business.

Financial position

- Comment on any unusual financial position in the last 3 years.
- Projections for the next 3 years. Provide explanations if there is a major forecasted expenditure in the next 3 years.
- Details of banking facilities enjoyed (if not available in financial statements).
- Details of all contingent liabilities.
- Copy of financial statements of any holding, subsidiary, associate or group company.

Security

- Complete table in application form summarising details of security available for the loan.
- For immovable property, provide recent valuation report from the Bank's preferred list of Valuers.
- Details of movables assets and their estimated forced sales values.

Market and competition

- Product or service information.
- Overview of operational process/cycle, production capacity.
- Summary of product-mix.
- List of major customers and approximate percentage of goods /service purchased.
- Provide summary on industry participants, and the state of the industry.
- List major competitors and estimated market share.
- Comparative advantages (where possible).
- Strategies for maintaining or increasing market share.
- Sources of raw material.

Environment

- Indicate any environmental effects that could affect the project.
- Discuss by-products, including gas, liquid or any solid metal within the production process.
- Discuss how the project will mitigate negative environmental effects.

Provide any environmental impact studies conducted or to be conducted.

20. ATTACHMENTS

1. Two (2) certified copies of National Identity Cards (Omang), for all Batswana applicants, all Shareholders, and Directors. Two (2) certified copies of passports (for non-citizens).
2. If applicable, a copy of Marriage Certificate. If married out of community of Property please provide Instrument from Deeds Office or Decree Absolute if Divorced.
3. A copy of a residence permits (Non citizens).
4. A copy of work permit(s) for all company employees who are not citizen or an alternative(i.e. Waiver).
5. Current Pay slip for both applicant and Spouse, if applicable.
6. Employment Confirmation Letter/ Copy of employment Contract, if applicable.
7. Copy of Land title (Title Deed, Registered lease, etc to be offered as security and /or for properties to be developed.
8. Certificate of incorporation or Registration documents for companies, trust, AMA, partnerships and other legal entities.
9. A constitution, partnership agreement for partners, syndicates and trusts (trust deed) (In addition NDB may require a management plan).
10. Resolution by Shareholders/Board/Members to apply for the loan, if the loan is for a company, AMA or for more than one party.
11. Provide an Original Valuation Report for asset offered as security for the loan (immovable property, existing machinery, and existing vehicle e.t.c). (NDB approved Valuers).
12. Provide financial statements- Income statements & Balance sheets (History & Projected performance for existing entities Projected performance as per the inform guide). The bank reserves the right to request for audited accounts' especially for big projects or as required by law.
13. Provide Curriculum Vitae (Cvs) of all key management personnel.
14. Provide VAT number if company is registered or required to be registered under VAT.
15. Provide applicant bank statement for at least three (3) consecutive months, for individual applicants; and six (6) consecutive months for companies.
16. Provide relevant quotations, sales agreements, permits, franchise agreements, import/export licenses, health permit and other permits.
17. Provide copies of all necessary licenses needed to operate the business (Trading/Operating licenses).
18. Provide lease agreement(s) where appropriate (i.e. if the project is to rent premises).
19. Where applicant has loans with other loans with other institutions, details of these loans should be provided (i.e. purpose of loan, creditor /institution, loan period, rate of interest, monthly repayments, period to maturity of the loan/when the loan is expected to be fully repaid).
20. Provide letter of consent from spouse, if application is an individual.
21. Provide Annual Returns, Form 42 or 58 (whichever is applicable) where company has been in existence for 12 months .
22. Pest and Disease management Plan. (Report from Agriculture Detailing up on common outbreaks of pest and diseases and their control endemic to a particular place).
23. Report/Letter from Agriculture Detailing out the pest and disease common to the area and their possible management. (Ministry of Agriculture).
24. Provide proof of Physical Address, i.e. Utility Bills.
25. Certified copy of Land Board Certificate of fields.
26. BURS Tax Number.
27. Provide Breeding Plan for the project.
28. Provide Tax Clearance.
29. Provide Share Certificates for all shareholders.
30. Provide detailed Business Plan.

COMPLETION OF FORMS

1. The loan application form is to be completed in full.
2. All relevant information to be supplied by the applicant.
3. Names of applicants, spouses, shareholders and chiefs shall be written in full.
4. Each applicants or member of a syndicate/AMA/partnership is required to complete an individual application form. In addition another form is to be completed summing up all assets and liabilities of members as entered in the individual forms and shall also include the joint assets and liabilities of the syndicate/AMA/partnership.
5. When the applicant is providing a separate business plan, "reference to the application form on the reporting of financials should be made and applicant should report as such. Issues surrounding management, market and competition, risk management plans and critical aspects surrounding the success of the business should form part of the detailed business plan.

ALL COMPLETED APPLICATION FORMS ARE TO BE SUBMITTED TO THE SALES DEPARTMENT AT NEAREST NDB OFFICE.

CONTACT ADDRESS:

GABORONE

Client Relations Director
Regional Managers
Relationship Managers
Sales Executives

Development House
Queens Road, Main Mall
P O Box 225, Gaborone

Tel: 395 2801
Fax: 397 4446

FRANCISTOWN

Regional Manager
Relationship Manager
Sales Executives

Tswelelopele House
P O Box 282, Francistown

Tel: 241 6044
Fax: 241 6065

MAUN

Regional Manager
Relationship Manager
Sales Executives

NDB Office, Mall
P O Box 453, Maun

Tel: 686 0316
Fax: 686 0645

PALAPYE

Relationship Manager
Sales Executives

NDB Office, Palapye Development Trust Mall
P O Box 10387, Palapye

Tel: 492 0552
Fax: 492 0551