

## MEDIUM – SCALE FARMERS: TEMO LETLOTLO APPLICATION FORM

New Application [ ]

Top Up [ ]

Individual [ ]

Company [ ]

Please Tick on Hectarage to be Ploughed

<b>Level 1: 16.1ha – 50ha</b>	<b>Level 2: 50.1ha – 100ha</b>	<b>Level 3: 100.1ha – 150ha</b>	
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CMS REF

LOAN TRACK REFERENCE (FOR NDB USE)

### PROPOSED LOAN REQUIREMENTS

Loan Amount applied for \_\_\_\_\_ Proposed

Repayment Period \_\_\_\_\_ Years Purpose of Loan

\_\_\_\_\_ Project

Location (Village/Town) \_\_\_\_\_

District: \_\_\_\_\_

Provide Directions to Project \_\_\_\_\_

Name of Agricultural Extension Officer: \_\_\_\_\_

### ANNUAL TURNOVER & EMPLOYMENT INFORMATION

Number of Employees: Permanent \_\_\_\_\_ Casual/Part time \_\_\_\_\_

Previous Year's Turnover/Income (If Applicable): BWP \_\_\_\_\_

Other Income (provide evidence, i.e. Lease Agreement, if rentals): \_\_\_\_\_

### 1. BACKGROUND INFORMATION OF THE APPLICANT

Full Name of the Applicant (Company Partnerships etc)					
Trade Name					
Postal /Private Bag Address					
<b>Physical Address</b>					
Period at Physical Address: _____years		Ownership at Physical Address: Owned [ ]		Renting [ ]	
Period at current physical address					
Period at previous physical address					
Contact Person					
Telephone	Work	Home	Fax	Cell	Email
Source Reference (how did you hear about NDB), i.e. TV, Print media, etc					
Gender (If Applicable):				Male [ ]	Female [ ]
Age Range:	18 – 30 years [ ]	31 – 35 years [ ]	36 – 45 years [ ]	45 – 60 years [ ]	Above 60 years [ ]
Marital Status (if Applicable)			Married [ ]	Single [ ]	Widowed [ ]

**2. PARTICULARS OF SPOUSE (If Applicable)**

Name			
Identification Number			
Physical Address			
Employed	Yes [ ]	No [ ]	Self-employed [ ]
Monthly Income	Name of Employer:		
Shareholding in Other Companies	Value:		
Telephone	Email:	Cell	

**3. PARTICULARS OF NEXT OF KIN**

Name			
Postal Address			
Physical Address			
Telephone	Email:	Cell	

**4. PARTICULARS OF SUCCESSOR (Succession Plan)**

Name			
Postal Address			
Physical Address			
Telephone	Email:	Cell	

**5. APPLICANT'S EMPLOYMENT STATUS**

Employer	Status (Permanent, Contract, Self employed or Pensioner)	Job Title	Employment Start Date

**6. EMPLOYMENT INCOME**

Monthly Income	P _____
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**7. SPOUSE' EMPLOYMENT STATUS (If Applicable)**

Employer	Status (Permanent, Contract, Self employed or Not)	Job Title	Employment Start Date

**8. OTHER INCOME**

Other Sustainable Income Source than Salary	Amount	P

**9. COMMERCIAL BANKERS' DETAILS**

Name			
Postal Address			Branch Name
Account No			
Telephone	Fax		

**10. LOANS WITH OTHER INSTITUTIONS**

Reference & Account Numbers	Loan Duration	Installment	Interest	Amount Approved	Outstanding Balance	Arrears

11. LOANS WITH NDB (if Applicable)

Reference & Account Numbers	Date Acquired	Loan Duration	Interest Rate & Installment	Amount Approved	Outstanding Balance	Arrears

12. LOAN PURPOSE

Purpose (breakdown of funds)	Amount (BWP)
<b>Total</b>	

13. PRODUCTION SCHEDULE: HISTORIC & PROJECTIONS.....(to attach cropping plan)

Crops	HISTORIC PRODUCTIONS (Tonnes)			PROJECTIONS (Tonnes)		
	Historic Year	Historic Year _____	Historic Year _____	Year 1	Year 2	Year 3
<b>TOTAL</b>						

14. MANAGEMENT CAPABILITY (IF APPLICANT IS A COMPANY)

Details of key management personnel and their capabilities

Name (Full Names)	Nationality	Position /Role	Qualification	Experience – Brief description	No. of Years in

## 15. SUMMARIZED BUSINESS INFORMATION

15.1 **Background of Business:** Brief history of Borrower

15.2 **Production Process:** Overview of operational process/cycle, production capacity

15.3 **List of Key Project Assumptions:** Assumptions on Sales/Turnover estimates.

15.4 **Market Information**

15.5 **Market Availability** of Project Products/Services & existing customers

16. SECURITY (APPLICABLE FOR LEVEL 3 FARMERS : 100.1 HA – 150 HA)

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)					

Details of security for the loan applied for:

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. All asset pledged as security should be free from encumbrances (i.e. not be bonded /hypothecated) .If such a condition exist full detail should be given to the bank.
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3. If vehicles are offered as security the bank reserve 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.



**17. PERSONAL BALANCE SHEET (Provide for each Shareholder)**

Personal Balance Sheet of \_\_\_\_\_ As at (date) \_\_\_\_\_

Spouse's Name (if Applicable) \_\_\_\_\_

Married in Community of Property: \_\_\_\_\_ Yes / No \_\_\_\_\_

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

**Asset:** Immovable Property

Plot No.	Location	Type of Land (Commercial / Industrial / Residential)	Size (m2)	Remaining Lease Period (In years)	Estimated Value (Pula)

**Movable Assets**

Type of Assets	Original Cost	Year of Acquisition	Net Book Value	Estimated Value (Pula)
Livestock (Bulls, _____ Cows, _____ Oxen, _____ Heifers, _____ Tollies, _____ Goats _____ Sheep				
Debts/Receivables				
Fixed Deposits with Banks				
Cash at Bank and in Hand				
Other Assets				
<b>TOTAL ASSETS</b>				

Shares In Companies		Estimated Value of Shares
Name of Company	Number / % of Shares	Estimated Value of Shares
<b>Total Value of Shares in Companies</b>		

**Liabilities:**

Loans secured by Mortgage	
Loans under Hire Purchase	
Tax Liabilities	
Personal Loans	
Creditors	
Other Liabilities	
<b>TOTAL LIABILITY</b>	
<b>NET ASSETS/ LIABILITIES</b>	



#### 18. FINANCIAL PARTICULARS

Is there a criminal record on you / company [ <input type="checkbox"/> ]
Is there a pending criminal case on you/company [ <input type="checkbox"/> ]
Have you/company been Blacklisted: Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ], if yes, Amount _____
Has the company or its major shareholders, ever been Liquidated: Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ]
Have you/company signed a Guarantee or Surety for any entity: Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ], if yes, please attach particulars.

#### 19. 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



20. REQUEST FOR CONFIDENTIAL REPORTS FROM COMMERCIAL BANKS

Applicant's Name: \_\_\_\_\_

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_

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

Dear Sir/Madam

Re: CONFIDENTIALREPORT

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

\_\_\_\_\_  
Name of Applicant/Applicants authorized Representative.

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_





21. CONSENT TO CONTACT COMMERCIAL PARTIES & OTHER FINANCIAL INSTITUTIONS

I..... of ID/Passport Number..... confirm and agree to giving National Development Bank consent to contact any third parties and acquire any necessary information in relation to my accounts, loans and/or financial status, whilst in the process of my/our loan application.

Yours Sincerely

\_\_\_\_\_  
Name of Applicant/Applicants authorized Representative.

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



## 22. ATTACHMENTS

		YES	NO
1	Confirmation of membership of Grain producers association.		
2	One (1) certified copies of National Identity Cards (Omang), for all applicants, Shareholders & Directors.		
3	A copy of residence permits & passports (non-citizens employees).		
4	If Applicable, a copy of Marriage Certificate, proof of Marriage Regime & Letter of consent.		
5	Current Pay slips for both applicant and Spouse		
6	Provide printout of CIPA company documents (Certificate of incorporation, Share Certificates e.tc) trust, AMA, partnerships and other legal entities.		
7	Resolution by Shareholders/Board/Member to apply for a loan.		
8	Provide financial statements (One year Historic) Prepared by A BICA Member Firm (Audited where applicable ) & Two-year Projections for existing entities). Six (6) months Management accounts if applying 6 months into the financial year.		
9	Provide Authorized Approved Cropping		
10	Provide Tax Clearance Certificate and TIN number, or Acknowledgment of Application (Letter provided pending certificate)		
11	Provide latest 12 months (consecutive) Bank statements – For Level 1 & 2 Provide latest 12 months (consecutive) Bank statements – For Level 3 OR Proof of Bank Account opening for the Borrower/ Shareholders.		
12	Provide relevant quotations and sales agreements.		
13	Provide Soil Test results from accredited Laboratory		
14	Provide Memorandum of Lease agreement / Title Deed / Land Board Certification.		
15	Valuation Report of Immovable Property offered as Security ( Use NDB Preferred Valuers) ( Should not be more than 3 years Old )		
16	Valuation Report of Movable Property offered as Security ( Should not be more than 2 years Old )		
17	Where applicant has loans with other financial institutions - provide 6 months loan statements.		
18	Proof of Physical Address, i.e., Utility Bills.		

CONTACT ADDRESS:

GABORONE

Development House Queens Road, Main  
Mall P O Box 225, Gaborone  
Tel: 395 2801  
Fax: 397 4446

FRANCISTOWN

Tswelelopele House  
P O Box 282, Francistown  
Tel: 241 6044  
Fax: 241 6065

MAUN

NDB Office, Mall  
P O Box 453, Maun  
Tel: 686 0316  
Fax: 686 0645

PALAPYE

NDB Office, Palapye Development Trust Mall P O Box 10387,  
Palapye  
Tel: 492 0552  
Fax: 492 0551