

LARGE – SCALE FARMERS: LEMANG DIJO APPLICATION FORM

New Application []

Top Up []

Individual []

Company []

Please Tick on Hectarage to be Ploughed

Level 1: 150.1ha – 500ha	Level 2: Above 500
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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					
Physical Address					
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			
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
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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)
Total	

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
TOTAL						

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)

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. 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.



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

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

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				
TOTAL ASSETS				

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

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



18. FINANCIAL PARTICULARS

Is there a criminal record on you / company []
Is there a pending criminal case on you/company []
Have you/company been Blacklisted: Yes [] No [], if yes, Amount _____
Has the company or its major shareholders, ever been Liquidated: Yes [] No []
Have you/company signed a Guarantee or Surety for any entity: Yes [] No [], 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: 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

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 6 months (consecutive) Bank statements 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.		
19	CV		
20	Source of Irrigation water (winter crops)		
21	Borehole Completion Certificate (winter crops)		
22	Water access agreement/rights (winter season)		
23	BAMB Contract (16ha and above)		

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