



# PROPERTY LOAN APPLICATION FORM

New Application [     ]

Top Up [     ]

|          |                                    |
|----------|------------------------------------|
| FROM REF | LOAN TRACK REFERENCE (FOR NDB USE) |
|----------|------------------------------------|

## 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 previous physical address                                      |         |        |         |      |       |
| Period at current physical address                                       |         |        |         |      |       |
| Contact person                                                           |         |        |         |      |       |
| 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                                        |     | Years |  |
| Physical Address                                      |     |       |  |
| Telephone                                             | Fax | Cell  |  |
| Next of Kin's Identification Number (Omang/Passport): |     |       |  |



#### 6. COMMERCIAL BANKERS

|                  |     |             |  |
|------------------|-----|-------------|--|
| Name             |     |             |  |
| Postal Address   |     | Branch Name |  |
| Physical Address |     |             |  |
| 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

|  |
|--|
|  |
|--|

#### 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 (IF APPLICANT IS A COMPANY)

| 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)<br>(Applicant's contribution) | NDB Loan (P) | Other Loan<br>(State source) (P) | Other Loan<br>(State source) (P) | Other<br>(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<br>(Existing Bonds, Attachment, Financial Interests, etc.) |
|------------------------------------------------------------|-----|-------------------|----------------------------|---------------------------------|-------------------------------------------------------------------------|
| Immovable Property<br>(Lot No, Location)                   |     |                   |                            |                                 |                                                                         |
| Machinery and Equipment<br>(Should be 5 years or Less)     |     |                   |                            |                                 |                                                                         |
| Motor Vehicle<br>(No _____)<br>(Should be 5 years or Less) |     |                   |                            |                                 |                                                                         |
| Bank Guarantee                                             |     |                   |                            |                                 |                                                                         |
| Any other Guarantee<br>_____                               |     |                   |                            |                                 |                                                                         |
| Life Insurance policy<br>(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.
2. 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.
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.

**15. HISTORICAL / PROJECTED INCOME STATEMENT**

| Historical(Past) Trading Result       |                  |                  |                  | Projected(Future) Trading Results |                  |                  |
|---------------------------------------|------------------|------------------|------------------|-----------------------------------|------------------|------------------|
|                                       | 20_____<br>P'000 | 20_____<br>P'000 | 20_____<br>P'000 | 20_____<br>P'000                  | 20_____<br>P'000 | 20_____<br>P'000 |
| Year Ending                           |                  |                  |                  |                                   |                  |                  |
| SALES                                 |                  |                  |                  |                                   |                  |                  |
| Variable Cost                         |                  |                  |                  |                                   |                  |                  |
| Cost of sale                          |                  |                  |                  |                                   |                  |                  |
| Salaries Utilities(Electricity/Water) |                  |                  |                  |                                   |                  |                  |
| Total Variable Cost                   |                  |                  |                  |                                   |                  |                  |
| GROSS INCOME                          |                  |                  |                  |                                   |                  |                  |
|                                       |                  |                  |                  |                                   |                  |                  |
| OVERHEAD EXPENSES                     |                  |                  |                  |                                   |                  |                  |
| Accounting Fees                       |                  |                  |                  |                                   |                  |                  |
| Advertising & Promotion               |                  |                  |                  |                                   |                  |                  |
| Bank charges                          |                  |                  |                  |                                   |                  |                  |
| Directors' Remuneration               |                  |                  |                  |                                   |                  |                  |
| Insurance& Licensing                  |                  |                  |                  |                                   |                  |                  |
| Motor vehicle Expenses                |                  |                  |                  |                                   |                  |                  |
| Office Expenses                       |                  |                  |                  |                                   |                  |                  |
| Passage                               |                  |                  |                  |                                   |                  |                  |
| Printing & Stationary                 |                  |                  |                  |                                   |                  |                  |
| Rent & Rates                          |                  |                  |                  |                                   |                  |                  |
| Repairs & Maintenance                 |                  |                  |                  |                                   |                  |                  |
| Security Expenses                     |                  |                  |                  |                                   |                  |                  |
| Telephone & Postage                   |                  |                  |                  |                                   |                  |                  |
| Travel & Entertainment                |                  |                  |                  |                                   |                  |                  |
| Other                                 |                  |                  |                  |                                   |                  |                  |
|                                       |                  |                  |                  |                                   |                  |                  |
| Contingency @ 5%                      |                  |                  |                  |                                   |                  |                  |
|                                       |                  |                  |                  |                                   |                  |                  |
| TOTAL OVERHEAD EXPENSES               |                  |                  |                  |                                   |                  |                  |
| FINANCE&CAPITAL CHARGES               |                  |                  |                  |                                   |                  |                  |
| Depreciation Interest on NDB term     |                  |                  |                  |                                   |                  |                  |
| Loan Interest on Share Holders Loan   |                  |                  |                  |                                   |                  |                  |
| Bank Interest/Lease Finance           |                  |                  |                  |                                   |                  |                  |
| TOTAL FIN& CAPITAL CHARGES            |                  |                  |                  |                                   |                  |                  |
| PROFIT BEFORE TAX                     |                  |                  |                  |                                   |                  |                  |
| Less:Tax@25%                          |                  |                  |                  |                                   |                  |                  |
| NET PROFIT AFTER TAX                  |                  |                  |                  |                                   |                  |                  |

Please justify the basis of your assumption\_\_\_\_\_



#### 16. HISTORICAL / PROJECTED BALANCE SHEET

| Historical(Past) Trading Result       |                  |                  |                  | Projected(Future) Trading Results |                  |                  |
|---------------------------------------|------------------|------------------|------------------|-----------------------------------|------------------|------------------|
|                                       | 20_____<br>P'000 | 20_____<br>P'000 | 20_____<br>P'000 | 20_____<br>P'000                  | 20_____<br>P'000 | 20_____<br>P'000 |
| <b>FIXED ASSET</b>                    |                  |                  |                  |                                   |                  |                  |
| Land & Buildings                      |                  |                  |                  |                                   |                  |                  |
| Plant & Machinery                     |                  |                  |                  |                                   |                  |                  |
| Furniture & Fittings                  |                  |                  |                  |                                   |                  |                  |
| Motor Vehicle                         |                  |                  |                  |                                   |                  |                  |
| Other                                 |                  |                  |                  |                                   |                  |                  |
| Less: Accumulated Depreciation        |                  |                  |                  |                                   |                  |                  |
| <b>NET FIXED ASSET</b>                |                  |                  |                  |                                   |                  |                  |
| <b>INVESTMENT</b>                     |                  |                  |                  |                                   |                  |                  |
|                                       |                  |                  |                  |                                   |                  |                  |
| <b>CURRENT ASSET</b>                  |                  |                  |                  |                                   |                  |                  |
| Stock                                 |                  |                  |                  |                                   |                  |                  |
| Debtors                               |                  |                  |                  |                                   |                  |                  |
| Cash & Bank                           |                  |                  |                  |                                   |                  |                  |
| Due from Related companies            |                  |                  |                  |                                   |                  |                  |
| Other                                 |                  |                  |                  |                                   |                  |                  |
| <b>TOTAL CURRENT ASSETS</b>           |                  |                  |                  |                                   |                  |                  |
| <b>CURRENT LIABILITIES</b>            |                  |                  |                  |                                   |                  |                  |
| Creditors                             |                  |                  |                  |                                   |                  |                  |
| Taxation                              |                  |                  |                  |                                   |                  |                  |
| NDB Loan-Current Portion              |                  |                  |                  |                                   |                  |                  |
| Other Loan- Current Portion           |                  |                  |                  |                                   |                  |                  |
| Bank Overdraft                        |                  |                  |                  |                                   |                  |                  |
| Others                                |                  |                  |                  |                                   |                  |                  |
| Contingency @ 5%                      |                  |                  |                  |                                   |                  |                  |
| <b>TOTAL CURRENT LIABILITIES</b>      |                  |                  |                  |                                   |                  |                  |
| <b>NET CURRENT ASSET</b>              |                  |                  |                  |                                   |                  |                  |
| <b>TOTAL NET ASSETS</b>               |                  |                  |                  |                                   |                  |                  |
| <b>TOTAL FIN&amp; CAPITAL CHARGES</b> |                  |                  |                  |                                   |                  |                  |
| <b>CAPITAL EMPLOYED</b>               |                  |                  |                  |                                   |                  |                  |
| <b>EQUITY FUNDS</b>                   |                  |                  |                  |                                   |                  |                  |
| Share Capital                         |                  |                  |                  |                                   |                  |                  |
| Retained Earning                      |                  |                  |                  |                                   |                  |                  |
| Capital Reserves                      |                  |                  |                  |                                   |                  |                  |
| Share holder's Loan                   |                  |                  |                  |                                   |                  |                  |
| <b>SHARE HOLDERS INTEREST</b>         |                  |                  |                  |                                   |                  |                  |
| <b>LONGTERM LIABILITIES</b>           |                  |                  |                  |                                   |                  |                  |
| NDB Loans                             |                  |                  |                  |                                   |                  |                  |
| Other Loans                           |                  |                  |                  |                                   |                  |                  |
| Loans from related Companies          |                  |                  |                  |                                   |                  |                  |
| Deferred Tax                          |                  |                  |                  |                                   |                  |                  |
| <b>LONG TERM LIABILITIES</b>          |                  |                  |                  |                                   |                  |                  |
| <b>TOTAL CAPITAL EMPLOYED</b>         |                  |                  |                  |                                   |                  |                  |



17. PROPERTY DEVELOPMENT / PURCHASE PROJECTS (RENTAL SCHEDULE)

| Place & Plot No | Tenant Name | Space Rented (M2 ) | Rent Per (M2) ( P) | Rent/ Month (P) | Rent/ Month (P) | Lease term (Years) | Escalation % P.A |
|-----------------|-------------|--------------------|--------------------|-----------------|-----------------|--------------------|------------------|
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |
|                 |             |                    |                    |                 |                 |                    |                  |

Total \_\_\_\_\_

PROPERTY CONSTRUCTION (CONSTRUCTION TABLE)

| Built up Area (m2) | Cost per m2 | Total Construction Costs |
|--------------------|-------------|--------------------------|
|                    |             |                          |
|                    |             |                          |
|                    |             |                          |
|                    |             |                          |



## 18. 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)



## 19. 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 \_\_\_\_\_

### TOTAL 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

## 20. 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

- Method Rental collections, e.g use of Property Management companies.
- General management of property, e.g maintenance.
- 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. (where possible).
- Comparative advantages
- 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.

## 21. ATTACHMENTS

1. Two (2) certified copies of National Identity Cards (Oman), 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 plans).
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).
12. Provide Curriculum Vitae (Cvs) of all key management personnel.
13. Provide VAT number if company is registered or required to be registered under VAT.
14. Provide applicant bank statement for at least three (3) consecutive months.
15. Provide relevant quotations, sales agreements, permits, franchise agreements, import/export licenses, health permit and other permits.
16. Provide approved plans of Property to be developed /constructed from the council.
17. Soil Tests & Bills of quantities for construction of properties in excess of P500, 000.00
18. Provide personal balance sheet(s) of applicant, partners, shareholder and those of guaranteeing the loan.
19. Provide relevant quotations, sales agreements, permits, franchise agreements, import/export licenses, health permit and other permits.
20. Provide copies of all necessary licenses needed to operate the business(i.e. Trading licenses)
21. Provide lease agreement(s) where appropriate (i.e. if the project is to rent premises).
22. 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.)
23. Certified copy of Land Board Certificate of fields.
24. BURS Tax Number.
25. Provide Tax Clearance.
26. Provide Annual Returns, Form 42 or 58 (whichever is applicable) where company has been in existence for 12 months.
27. Provide detailed Business Plan.
28. Provide Share Certificates for all shareholders.

## 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