

## SMALL – SCALE FARMERS: LEMANG DIJO APPLICATION FORM

New Application [ ]

Top Up [ ]

Individual [ ]

Company [ ]

Please Tick on Hectarage to be Ploughed

Level 1: 1 – 8 Hectares

Level 2: 8.1 – 16 Hectares

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                  |         |        |                   |
| 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<br>(Permanent, Contract, Self employed or Pensioner) | Job Title | Employment Start Date |
|----------|-------------------------------------------------------------|-----------|-----------------------|
|          |                                                             |           |                       |
|          |                                                             |           |                       |

## 6. EMPLOYMENT INCOME

|                |         |
|----------------|---------|
| Monthly Income | P _____ |
|----------------|---------|

## 7. SPOUSE' EMPLOYMENT STATUS (If Applicable)

| Employer | Status<br>(Permanent, Contract, Self employed or Not) | Job Title | Employment Start Date |
|----------|-------------------------------------------------------|-----------|-----------------------|
|          |                                                       |           |                       |

## 8. OTHER INCOME

|                                                |  |        |   |
|------------------------------------------------|--|--------|---|
| Other Sustainable Income<br>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<br>Numbers | Loan Duration | Installment | Interest | Amount Approved | Outstanding<br>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 |
|-------------------|-------------|----------------|---------------|--------------------------------|-----------------|
|                   |             |                |               |                                |                 |
|                   |             |                |               |                                |                 |
|                   |             |                |               |                                |                 |
|                   |             |                |               |                                |                 |
|                   |             |                |               |                                |                 |



NATIONAL DEVELOPMENT BANK

ISO 9001:2015 AUTHORISED



## 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. 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 | 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                |                      |                           |
|------------------------------------|----------------------|---------------------------|
| Name of Company                    | Number / % of Shares | Estimated Value of Shares |
|                                    |                      |                           |
|                                    |                      |                           |
|                                    |                      |                           |
|                                    |                      |                           |
|                                    |                      |                           |
| Total Value of Shares in Companies |                      |                           |

#### 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> |  |



#### 17. 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. |

#### 18. 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. 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: \_\_\_\_ / \_\_\_\_ / \_\_\_\_



20. 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: \_\_\_\_ / \_\_\_\_ / \_\_\_\_



## 21. 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 Authorised Approved Cropping Plan                                                                                                             |     |    |
| 9  | Provide Tax Clearance Certificate and TIN number, or Acknowledgment of Application (Letter provided pending certificate)                              |     |    |
| 10 | Provide latest 6 months (consecutive) Bank statements or Proof of Bank Account opening for the Borrower and Shareholders.                             |     |    |
| 11 | Provide relevant quotations and sales agreements.                                                                                                     |     |    |
| 12 | Provide Soil Test results from accredited Laboratory                                                                                                  |     |    |
| 13 | Provide Memorandum of Lease agreement / Title Deed / Land Board Certification.                                                                        |     |    |
| 14 | Where applicant has loans with other financial institutions - provide 6 months loan statements.                                                       |     |    |
| 15 | Proof of Physical Address, i.e., Utility Bills.                                                                                                       |     |    |
| 16 | CV                                                                                                                                                    |     |    |
| 17 | Source of Irrigation water (winter crops)                                                                                                             |     |    |
| 18 | Borehole Completion Certificate (winter crops)                                                                                                        |     |    |
| 19 | Water access agreement/rights (winter season)                                                                                                         |     |    |
| 20 | 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