



**Masisizane Fund (NPC)**

Together with

Old Mutual Finance (Pty) Ltd, authorized F Financial Services Provider and Credit Provider

NCR Number NCRCP35

Authorized FSP: Reg. No.25494

# Application Form

For office use only

## Particulars of the Business / Registered Group that seeks funding

Registered Name

Business Trading Name

Type of entity Close Corporation  Private Company  Co-operative  Trust  Sole Proprietor

Other (please specify)

Sector Agriculture\*  Manufacturing  Contract Finance  Other (provide detail)

*\*Additional information to be provided for Agriculture under Annexure C*

Nature of Business

Business Registration Number

Income Tax Reg Nr

Tax Clearance Expiry Date:

VAT number

Stage of Business Start Up  Existing  Years in Existence

Enterprise Annual Turnover Less than R1m  More than R1m  More than R10m



Identity Number

Designation

Private Residential Address

Private Postal Address

Marital Status    Single     COP     ANC     ANC with accrual     Divorced     Widowed     Other (details)

Ethnic Group    Black     White     Indian     Asian     Coloured     Other (provide details)

Gender    Male     Female

### Business Bank Details

Name of Account Holder

Bank Name

Branch Name

Branch Code

Account Number

Bank Type (cheque/savings/other)

Debit Order Date

Copy of cancelled cheque/  
Stamped bank statement as proof  
herein    Yes     No

### Human Resources

Number of employees

	Women	Youth	Disabled
Total number of employees			
Percentage shareholding			
Percentage ownership			
Percentage in management			

## People responsible for the day-to-day operation of the enterprise

### \*Management position held (e.g. Production, Finance, Marketing, Labour, Administration and Information)

<b>Name and Surname:</b>		Experience:	
<b>*Position:</b>		Education:	
<b>Name and Surname:</b>		Experience:	
<b>*Position:</b>		Education:	
<b>Name and Surname:</b>		Experience:	
<b>*Position:</b>		Education:	
<b>Name and Surname:</b>		Experience:	
<b>*Position:</b>		Education:	

Short description of the business

## Details for the National Credit Act

(Please complete this form for all relevant parties in enterprise)

Are you a historically disadvantaged person?      YES       NO

Are you from a rural or low density area?      YES       NO

Total average monthly income      R

Expenditure      R

Total average monthly expenditure      R

Total average monthly surplus      R

## Balance Sheet of Enterprise

Assets	Institution – specify	Estimated Balance/Value
Fixed property		R
Equipment		R
Motor Vehicles		R
Investments		R
Inventory		R
Debtors		R
Bank Account		R
Other (specify)		R

TOTAL		R
<b>Liabilities</b>	<b>Institution – specify</b>	<b>Estimated Balance/Value</b>
Mortgage		R
Loans		R
Overdraft		R
Credit Card		R
Credit Guarantee		R
Other (specify)		R
TOTAL		R
<b>Owner's Equity</b>	<b>Specify</b>	<b>Value</b>
Share Capital		R
Accumulated Profits		R
Grant received		R

### Credit Assessment (include where applicable)

Turnover per year R

gross profit per year R

Net income R

Percentage of Turnover

### Description of loan applied for

Loan Amount applying for R

State the purpose for which the loan is required

Period over which the loan is to be repaid

How will installment be paid? Debit order  Direct deposit

Own investment/contribution

### Particulars of accountant/auditor

Registered Business Name

Contact Person

Registered Address

Postal Code

Postal address

Postal Code

Telephone number

Fax number

E-mail address

**NOTES**

On approval of the loan application you will be required to:

- Complete and sign the Quotation and Pre- Agreement Statement;
- Complete and sign the Draft enterprise loan agreement with Masisizane Fund
- The final enterprise Loan agreement will be signed on acceptance of the application by Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF)
- This final enterprise loan agreement shall be concluded between Old Mutual Finance (RF) and the enterprise.

**Declaration, Consent and Acceptance**

I warrant and confirm that I have answered all questions and requests for information in this application fully and truthfully as part of Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF)'s assessment process and that I have fully disclosed all relevant financial details.

I undertake to inform Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF) of any changes thereto as well as any circumstances in future that may have an impact on my legal status or jeopardize the interest of the Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF).

I will indemnify Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF) against any liability for any loss/damage suffered by me as a result of inaccurate and incomplete information.

I consent to Old Mutual Finance (Pty) Ltd (RF)-

- Obtaining and utilizing such credit bureau records and information as Old Mutual Finance (Pty) Ltd (RF) requires for credit, risk and affordability assessment as well as trading purposes and any other purposes contemplated by the National Credit Act;
- Reporting or releasing such information to any other person to the extent permitted or required by legislation, or an order of the court or the National Consumer Tribunal.
- Reporting or releasing such information to any other person to the extent required for tracking the successful application of the loan to establish/grow the enterprise.

Signature for and on behalf of applicant duly authorized

Full Name

Date

## ANNEXURE A

### Compulsory Supporting documents

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<input type="checkbox"/>	Completed Application form
<input type="checkbox"/>	Business Plan
<input type="checkbox"/>	Copy of ID
<input type="checkbox"/>	Founding documents
<input type="checkbox"/>	Business Bank Statements for the last 12 months / Personal banks statements if applicant is a sole Proprietor
<input type="checkbox"/>	3 to 5 years Audited Financial Statements
<input type="checkbox"/>	Latest Management Accounts
<input type="checkbox"/>	Last VAT return
<input type="checkbox"/>	Statements of Assets and Liabilities of the owner/s
<input type="checkbox"/>	Letter qualifying income from the Auditor/ Accounting Officer
<input type="checkbox"/>	Resolution for authorized signatory
<input type="checkbox"/>	Residential Proof (FICA) – utility bill of the business and owners
<input type="checkbox"/>	List of current contracts including values
<input type="checkbox"/>	Details of assets available for collateral security
<input type="checkbox"/>	Current debtors/creditors schedule/age analysis
<input type="checkbox"/>	Bank Report
<input type="checkbox"/>	Salary slip if applicant is a sole proprietor
<input type="checkbox"/>	Members personal application form as per Annexure B of the application form (to be completed by each member of the business)
<input type="checkbox"/>	Proof of access to Agricultural Land (certified copy of lease contract/title deed/letter from local authority if in communal land)
<input type="checkbox"/>	Details of collateral
<input type="checkbox"/>	List or letters with names, positions and contact numbers, of sources providing technical support for the business venture
<input type="checkbox"/>	If the application falls under the Agriculture sector, please complete annexure C

Submission of all required information does not guarantee approval of the loan applied for. A decision made by the Masisizane Credit Review Committee, Credit Committee and/or Board will be binding with no obligation to enter into any subsequent correspondence. The loan is subject to approval after all affordability assessments have been performed. In order to comply with the National Credit Act and the Financial Intelligence Act, 38 of 2001, the Enterprise must complete all sections of the Enterprise loan application form. Masisizane must ensure that the original enterprise loan application form and the supporting documentation are sent to Old Mutual Finance (Pty) Ltd (RF) before it will be processed.

Written communications will be sent to the applicant confirming whether the loan application was approved/ declined.

### CONTACT DETAILS

#### Masisizane Fund

Telephone Number (011) 217 0000

Fax Number: (011) 217

Email address:

Website:

Location: 2<sup>nd</sup> Floor, Isibaya Building,

Mutual Square, 98 Grayston Drive, Sandton

Office Hours: 08:00 am to 4:30 pm

Courier Address:

Postal Address:

**Old Mutual Finance (Pty)**

Fax Number: (021) 503-4285

Email address: [OMFMCf@oldmutual.com](mailto:OMFMCf@oldmutual.com)

Website: <http://asset.omf.intranet/>

Location: 8<sup>th</sup> Floor, G Block, Mutualpark (Access via East Entrance Lifts only)

Office Hourse: 08:00 am to 4:00pm

Courier Address: Old Mutual Finance (Pty) Ltd (RF), Mutualpark, 8<sup>th</sup> floor, H Block, Jan Smuts Drive, Pinelands,7405

Postal Address: Old Mutual Finance (Pty) Ltd: PO Box 453, Howard Place, 7405



## ANNEXURE B

**Please Note: This section MUST be completed by each member of the Enterprise, and should contain member's personal details only.**

State: This is further applicant number  of

In what capacity are you applying as a further applicant? Spouse  Contributing relative  Household member

What is your relationship to the applicant?

Title Mr  Mrs  Miss  Dr  Prof  Other

Gender Male  Female

Surname

Full Name(s)

Date of birth 

D	D	M	M	Y	Y	Y	Y
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Marital Status Single  COP  ANC  ANC with accrual  Divorced  Widowed  Other (details)

Home Language (tick appropriate box)

Sepedi	Sesotho	Setswana	siSwati	Tshivenda	Zitsonga	Afrikaans	English	isiNdebele	isiXhosa	isiZulu	Other
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Are you a South African citizen? Yes  No  SA ID Number   
Nationality

Do you hold a SA permanent residence permit? Yes  No  Permanent Residence nr   
If no, country of residence

Passport number (non-residents only)\*  \*Certified copy of passport required

Have you ever been declared insolvent? Yes  No  If yes, date of court order 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

  
Date rehabilitated 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Have you ever been under Administration? Yes  No  If yes, date of court order 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

  
Date rescinded/lapsed 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Have you applied for, or are you currently subject to a debt re-arrangement or debt consolidation agreement or order? Yes  No

Do you earn commission? Yes  No  If yes, specify source of income

Employment, other than the Enterprise? Yes  No  If yes, specify source of income

If yes to above Occupation  Employer

Period of employment with present employer  years Employee number

### Details for National Credit Act (to be completed by all applicants as a requirement of the National Credit Act 34 of 2005)

Are you a Historically Disadvantaged Person? Yes  No

Are you a resident of a rural/low density area? Yes  No

## Affordability Assessment

### Personal Income and Expenditure

#### Income

Total average monthly income of the Participant Applicant (from all sources) (a) R

Total average monthly income of the Participant Applicant's (if an individual or sole proprietor) spouse (from all sources) (b) R

Total average monthly income (a) + (b) (c) R

#### Expenditure

Total average monthly expenditure of Participant Applicant (on all costs, expenses and commitments) (e) R

Total average monthly expenditure of Participant Applicant's (if an individual or sole proprietor) spouse (on all costs, expenses and commitments) (f) R

Total average monthly expenditure (e) + (f) (g) R

#### Surplus

TOTAL AVERAGE MONTHLY SURPLUS AVAILABLE (c) - (g) (h) R

### Personal Assets and Liabilities

ASSETS	Institution/Specify	Ext Balance/Value	LIABILITIES	Institution/Specify	Est Balance/Value
Fixed property		R	Mortgage		R
Moveable Property		R	Loans		R
Bank Account		R	Overdraft		R
Savings account		R	Credit Card		R
Investments		R	Instalment Sale		R
Other (specify)		R	Credit Guarantee		R
Other (specify)		R	Other (specify)		R
<b>TOTAL</b>		<b>R</b>	<b>TOTAL</b>		<b>R</b>

### Statement of Marketing Options

The Old Mutual Group continually strives to provide value-adding services and the best products to suit your current and evolving needs. We would like to be able to include you in our free Financial Education workshops and inform you of products and special offers to equip you with appropriate choices regarding your financial needs.

Would you like to receive free Basic Financial Education? YES  NO

Information or products offered by Old Mutual YES  NO

Permission for us to include your information in any marketing or customer list that will be sold or distributed YES  NO

Would you like to be included in any mass distribution of e-mail or sms messages YES  NO

### Declaration, Consent and Acceptance

I warrant and confirm that I have answered all questions and requests for information in this application fully and truthfully as part of Masisizane Fund and Old Mutual Finance's assessment process and that I have fully disclosed all relevant financial details.

I undertake to inform Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF) of any changes thereto as well as any circumstances in future that may have an impact on my legal status or jeopardize the interest of Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF). I will indemnify Masisizane Fund and Old Mutual Finance (Pty) Ltd (RF) for any loss/ damage suffered by me as a result of inaccurate and incomplete information. I consent to Old Mutual Finance (Pty) Ltd (RF):

- Obtaining and utilizing such credit bureau records and information as Old Mutual Finance requires for credit, risk and affordability assessment as well as trading purposes and any other purposes contemplated by the National Credit Act;
- Reporting or releasing such information to any other person to the extent permitted or required by legislation, or an order of the court or the National Consumer Tribunal.
- Reporting or releasing such information to any other person to the extent required for tracking the successful application of the loan to establish/grow the enterprise.

Signature for and on behalf of the Enterprise, duly authorized

Full Name

Date

As part of this application, we require you, the applicant to submit all required documents as listed in Annexure A

**This section must be completed if the Loan application falls under the Agriculture sector.**

**Enterprise Information / Business Plan**

Existing Business Venture  New Business Venture

Affiliation to any Commodity Association(s): Yes  No

If yes, state Nam(s) of Association(s): \_\_\_\_\_

Indicate Membership No: 1. \_\_\_\_\_ 2. \_\_\_\_\_

Purpose of the Loan: Breeding stock  Animal feed & Medication  Farm Machinery  Infrastructure development

Nature / Type of Business Oxen  Weaner  Goat  Lamb  Mutton  Stud Breeder  Porker   
 Baconer  Stud  Weaner Pig

Vision of the Farming Enterprise

Mission of the Farming Enterprise

Marketing Strategy

Exact location of the enterprise (GPS co-ordinates)

Veld Type Sour  Mixed  Sweet  Specify Other

Rainfall (mm): ≤200  200 - 500  500 - 700  ≥700

Source of Water supply Earth Dams  Borehole  River  Specify Other

Land Tenure Communal Farming  Lease Agreement  Own Title Deed

Size of Farming Enterprise  HA Browsing Capacity  Stocking Rate  LSU

Grazing Capacity  HA/AU Carrying Capacity  AU / Total Farm Area

**Production Information**

	Cattle	Sheep	Goats	Pigs
Current numbers	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Current breeding females	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Current breeding males	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Non breeding females	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Non breeding males	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Calving / Lambing %	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Weaning %	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Mortality rate %	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Replacement rate %	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

**Marketing Information**

Marketable Stock (Last 12 months)	Weaners	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Oxen	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Stud Bulls	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Stud Heifers	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	Baconers	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Weaner Goats	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Lamb	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
	Porkers	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Stud Boars	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Stud Gilts	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
Market used most (Last 12 months)	Public Auctions	<input type="text"/> %	Abattoirs	<input type="text"/> %	Contracts	<input type="text"/> %	Informal Sales	<input type="text"/> %		
Annual turnover	Cattle	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Sheep	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
	Pigs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Goats	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
Estimated expenses	Cattle	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Sheep	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
	Pigs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Goats	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
Net Income before tax	Cattle	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Sheep	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
	Pigs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Goats	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
Agricultural qualification	None	<input type="text"/>	Certificate	<input type="text"/>	Diploma	<input type="text"/>	Degree	<input type="text"/>	Other	<input type="text"/>

Specify qualification

Farming experience as Manager / Owner (in years) <3  3-5  5-10  >10

Elaborate

Number of permanent employees who will be directly involved in the business including owner

Elaborate on safety of the farm in terms of livestock and any possible risks involved, e.g. diseases, drought, stock theft, veld fires, etc

Any additional information to support your application

Please attach copy of Lease Agreement / Title Deed / letter from Local Authority confirming access to grazing land, detailed Income and Expenditure

### Other Farming Income

Do you have any other farming income other than the above? Yes  No

If yes, state nature  Turnover per annum p.a.

Net income per annum before tax R

### Other Non-Farming Income

Do you have any other business interests apart from farming? Yes  No

If yes, state nature  Turnover per annum p.a.

Net income per annum before tax R

### Individual

On what basis do you farm? Full time  Part time

Do you earn a monthly income from an employer? Yes  No

Occupation

Name of employer

Address

Telephone number

Years employed at current employer  Years at previous employer

Annual gross salary  Tax reference number

Attach proof of other income eg. pay slip / annual financial statements, etc

### Technical / Mentor Support

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Provide a list or letters with names, positions and contact numbers of sources providing technical support for your business venture.

Name and Contact details of your study group (if any)

### Items offered as collateral

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<b>Item</b>	<b>Current Market Value</b>	<b>Pledged to another lender?</b>