

## MAFISA

## Micro Agricultural Finance Institutions of South Africa

## A. DOCUMENT TRACKING

1. Application Number						/						/							
	District Municipality					/	Number					/	M	M	/	Y	Y	Y	Y

2. Date received by CEC
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3. Date of CEC Resolution
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4. Date received by Financial Institution
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## B. FOR COMPLETION BY APPLICANT

## 1. PERSONAL INFORMATION

## 1.1. Identification

1. Title ( mark with X )	Prof		Dr		Mr		Mrs		Miss										
2. Surname																			
3. Full Names:																			
4. ID Number: SA Citizens																			
5. Date of Birth (dd/mm/yyyy)	D	D	/	M	M	/	Y	Y	Y	Y									
6. To which group do you belong	Asian			Black			Coloured			White									
7. Are you applying on behalf of an:	Individual			Legal Entity (e.g. company, co-op, Trust)						Association									

## 1.2. Contact Details

1. Residential address:																			
2. Province:																			
3. Postal Code:																			
4. How long have you lived at this address? (Years)																			
5. Number of years at previous address																			
6. Address to send accounts																			
7. Province:																			
8. Postal Code:																			
	Code			Number															
9. Telephone:	9.1 Home																		
	9.2 Work																		
	9.3 Cell																		
10. Fax																			

14. E-mail	
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**1.3. Family Relationships**

1. Marital Status (mark with X)	Married		Divorced		Single		Widow/ er		
2. How married	In Community		Out of Community		Customary Union				
3. Number of Dependents:									
If married, what is the full name and ID of your spouse?									
4. Spouse's surname									
5. Spouse's Full names:									
6. Spouse's ID									
7. Spouse's occupation									
8. Spouse's employer									
		Code			Number				
9. Contact Telephone Number			-						
10. Spouse's annual Gross Salary	R								

**1.4. Education, Experience and Occupation**

1. How many years of farming experience have you had?				
2. What experience have you had relevant to your intended business?				
3. What agricultural training have you had?				
4. Are you a part-time farmer?	Yes		No	
5. If "YES", then:				
6. List your main occupation				
7. Name of Employer				
8. Address:				
				Code
9. Telephone Number			-	
10. Number of years at current job			11. Number of years at previous job	
12. Annual Gross Salary	R			

**1.5. Sources of technical support**

1. Name (Initials and Surname)									
2. Position									
3. Organisation									
4. Contact Number			-						
		Code	-		Number				
1. Name (Initials and Surname)									
2. Position									



1. If you have a bank account where do you bank																				
2. Branch name																				
3. Branch Code																				
4. Account name																				
5. Account Number																				

**2. BUSINESS INFORMATION (Include all your business information here)**

**2.1. Business Type**

1. What type of Business entity is it?	Sole Trader				Close Corporation				Private Company										
	Co-operative				Trust				Section 21 Company										
	Partnership				Common Property Association				Voluntary Association										
2. When Founded (mm/yyyy)	M	M	/	Y	Y	Y	Y												

**2.2. Business Identification**

1. Trading name of business																				
2. Registered name of business																				
3. Registration Number																				
4. Is the business registered for TAX?	Yes		No																	
5. Is the business registered for VAT?	Yes		No																	
6. Tax Reference Number																				
7. VAT Reference number																				

**2.3. Contact details**

1. Physical Location											Code									
2. Postal Address											Code									
3. Telephone				-																
4. Fax				-																
5. Cell				-																
				Code	-															
6. E-mail											Number									

**2.4. Directors/Members/Trustees/Shareholders (Attach a separate page if required)  
ONLY IF REGISTERED COMPANY/LEGAL ENTITY**

1. Name (Initials and Surname)																				
2. ID Number																				
3. Position																				
1. Name (Initials and Surname)																				
2. ID Number																				
3. Position																				
1. Name (Initials and Surname)																				
2. ID Number																				
3. Position																				
1. Name (Initials and Surname)																				
2. ID Number																				

3. Position																			
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**2.5. Business Financial Information**

**2.5.1. Income & Expenditure**

1. Current Business Income		Monthly	Annual	2. Planned Income	Monthly	Annual
Sales	R					
Other Income	R					
TOTAL	R					
3. Current Expenses		Monthly	Annual	4. Planned Expenses	Monthly	Annual
Direct Costs (fertilizer/seed)						
Salaries						
Electricity/Water						
Accounting						
Telephone						
Transport						
Loan repayments						
Other						
TOTAL						

**2.5.2. Assets & Liabilities**

1. Fixed Property			
Description and location (Include town properties)	Market value	Creditor name	Current Debt
TOTAL			

2. Tractors and Equipment		Market value	Creditor name	Current Debt
2.1. Tractors				
2.2. Vehicles				
2.3. Machinery				
Equipment (include irrigation) and Implements				
TOTAL				

3. Livestock			Market value	Creditor name	Current Debt
Breed	Stud (Yes/No)	Number			
TOTAL					

4 Crops on the land						
Crop type	Area (Ha)	Planting Date	Expected harvest date	Expected yield (t/ha)	Expected income (R)	Insured value (R)
TOTAL						

5. Other Assets	Market value	6. Other debts	Creditor Name	Current Debt
5.1. Surrender value of policies		6.1. Overdraft		
5.2. Share in other legal entities		6.2. Carry-over debt		
5.3. Crops harvested		6.3. Monthly account		
5.4. Stocks on hand		6.4. Surety debt		
5.5. Cash		6.5. Family debt		
5.6. Savings		6.6. Credit card debt		
5.7. Listed Shares		6.7. Production loan/s		
5.8. Other (Specify)		6.8. Other (Specify)		
TOTAL		TOTAL		

7. Summary	Total (R)
TOTAL VALUE OF ASSETS	
Minus TOTAL VALUE OF LIABILITIES	
NET ASSETS (ASSETS MINUS LIABILITIES)	

## 2.6. Business Credit References

Where do you have or have had any accounts or loans?												
1. Name of organisation												
2. Address												
3. Telephone Number				-						Code		
				Code	-					Number		
1. Name of organisation												
2. Address												
3. Telephone Number				-								
				Code	-					Number		

## 2.7. Business Banking Information

Details of banking Accounts												
1. If you have a bank account where do you bank												
2. Branch name												
3. Branch Code												
4. Account name												
5. Account Number												

## 3. LOAN REQUIREMENTS

### 3.1. Amount of loan requested from MAFISA

Purpose of Loan												
Description	Loan Product	Total cost	Less Your Contribution	Loan Amount								

1. Pay annual production inputs	Production Loan			
2. Buy Equipment	Equipment Loan			
TOTAL				

**3.2. Items offered as collateral (Only for applications above R 25 000)**

1. Item	Current market value	Pledged to another lender?

**DECLARATION**

**I/We declare that all information is to the best of my/our knowledge complete and correct. I/We understand that any information supplied, which proves to be false or misleading could lead to the disqualification of my/our application and my/our disqualification from any further assistance from MAFISA. Information found to be false or misleading after acceptance of this application may result in termination of the loan facility with the requirement for immediate full and final settlement of the amount/s advanced to me/us.**

**I hereby authorise the Financial Institution to which this application is directed to perform a credit enquiry on my/our personal and business details and share any information on the performance of this loan for which I/we are applying and share such information with other credit providers.**

I/We (Full name in block letters: do hereby apply for a MAFISA loan from (name participating institution of your choice:
For the amount of (in words):
In Rand: R

If more than one applicant: Full name in block letters:		
Signature (Applicant)	Date	Place

If more than one applicant: Full name in block letters:		
Signature (Applicant)	Date	Place

If married in community of property or under common / tribal law:		

Signature (Spouse)	Date	Place

If under the age of 21 and unmarried, signature of legal guardian		
Signature (Guardian)	Date	Place

**For office use:**

I (Full name in block letters):		
Certify that this application has been signed in my presence:		
Signature (MAFISA Representative)	Date	Place

**C. FOR OFFICE USE**

<b>DOCUMENTS RECEIVED</b>	Yes	No
Certified copies of ID		
Certified copy of Spouses' ID		
Latest salary slip		
Copy of rehabilitation order if previously sequestered		
Proof of additional farming income		
Proof of assets		
Proof of access to land (Title, PTO, Lease agreement)		
Quotations (loose assets and/or improvements)		
GPS Co-ordinates and/or proof of residential address		
Cash flow projection		
Stock branding certificates		
Market contracts		
Proof of water rights		
Copy of bank statement		
Copy of vehicle registration certificates		
Extension Officer report		
Recommendation from Credit Evaluation Committee		
Mentorship agreement (Where applicable)		
Proof of legal entity (e.g. Certificate of Incorporation)		

**D. FOR OFFICE USE – KEY PERFORMANCE INDICATOR INFORMATION**

<b>Loan type</b>	Production	Equipment	Infrastructure and Fixed Assets
<b>Interest Rate</b>			
<b>Loan Amount</b>			
<b>Loan period</b>			
<b>Instalment Frequency</b>			

<b>Instalment amount</b>			
<b>Commencement date</b>			
<b>Due Date</b>			
<b>Deposit Amount</b>			
<b>Deposit Receipt Number</b>			
<b>Client categorisation:</b>			
	<b>Mark X</b>		
<b>Land Rights:</b>			
<b>Communal Land Use rights</b>			
<b>Title deed</b>			
<b>Rental agreement</b>			
<b>Other</b>			
<b>Experience:</b>			
<b>Beginner farmer (less than 3 years experience)</b>			
<b>Scale:</b>			
<b>Emerging farmer (greater than R12 000 pa net farm income)</b>			
<b>Small-scale farmer (less than R 24 000 pa net farm income)</b>			
<b>Small Agri-business (less than R 24 000 pa net income from business)</b>			
<b>Occupation:</b>			
<b>Full-time farmer</b>			
<b>Part-time farmer:</b>			
<b>Farm worker</b>			
<b>Non-farm worker</b>			
<b>Ownership:</b>			
<b>Individual</b>			
<b>Group owned:</b>			
<b>User-owned Self Help Group ( i.e all members involved in business)</b>			
<b>Community based organization (i.e. not all members directly involved)</b>			
<b>Gender:</b>			
<b>Male</b>			
<b>Female</b>			
<b>Age</b>			
<b>Youth (below 35 years)</b>			