



GREEN IMPACT FINANCE – APPLICATION FORM

1. APPLICATION TYPE

Individual Joint Entity

2. PRODUCT APPLIED FOR

Sustainable Agriculture	<input type="radio"/>	Community Tourism	<input type="radio"/>
Biomass: Bush encroachment	<input type="radio"/>	Natural Resources	<input type="radio"/>
RET SME finance	<input type="radio"/>	Performance Guarantee	<input type="radio"/>
RET Household/Farming	<input type="radio"/>	Waste management/recycling	<input type="radio"/>

3. DETAILS OF APPLYING ENTITY

3.1. Entity name & registration number: _____

3.2. Type of entity: Close corporation Pty Ltd Sole-proprietorship Co-operative
Other please specify: _____

3.3. Date of registration: _____ Number of years in active business: _____

3.4. Physical trading address: (village/town/constituency) in which the operations of the business is based: _____
Region: _____

3.5. Postal address: _____

3.6. Contact (Person): _____ Mobile 1: _____

Mobile 2: _____ Email Address: _____

3.7. Sector: _____

3.8. Describe the nature of business activities for which finance is required: *(use separate sheet if needed)*

3.9. What is the number of current employees? _____ Male _____ Female _____

3.10. How much new additional employment will be created? _____ Male: _____ Female: _____

3.11. Details of the directors, key person, shareholder/member (including their interest %), trustees or beneficial owners
(please use separate sheet should you require more space)

Name	Relationship to the entity	Shares % / Member interest	Comment

4. DETAILS OF REQUIRED FUNDING

FUND UTILISATION <i>(attach quotations where applicable)</i>	AMOUNTS N\$
TOTAL FUNDING REQUIREMENTS	N\$
LESS: OWN MONETARY CONTRIBUTION (if any)	N\$
TOTAL FUNDING REQUIREMENTS FROM KONGALEND	N\$

5. COLLATERAL/SECURITY OFFERED *(List all collaterals that you will pledge)*

Collateral/ security details	Location	Value N\$ <i>(attach most recent valuation)</i>

6. PERSONAL DETAILS OF APPLICANT REPRESENTATIVE

6.1. Surname: _____

6.2. First Name in full: _____

6.3. Title: _____ Identity number: _____

6.4. Residential Address: _____ Years at this address _____

6.5. Residency (*attach proof*): Rent Own Family Others _____ (*specify*)

6.6. Home phone: _____ Work phone: _____

6.7. Mobile phone: _____ Fax number: _____

6.8. Name of next of kin (*not living with you*): _____

6.9. Address of next of kin (*not living with you*): _____

6.10. Contact details: _____ Work phone: _____

6.11. Have you ever been declared insolvent? Yes Rehabilitation date: _____ No

6.12. Nationality: (*attach certified copy of ID*) _____

6.13. Gender: Male Female

6.14. Marital Status: Single Married (*copy of marriage certificate*) Divorced Widow(er)

6.15. If married in community of property: (*attach copy of marriage certificate*)

6.15.1. Spouse name: _____ Spouse occupation: _____

6.15.2. Spouse employer: _____ Spouse work phone: _____

6.15.3. Residential Address: _____ Years at this address _____

6.15.4. Postal Address: _____

7. EMPLOYMENT DETAILS

7.1.1. Name of employer: _____

7.1.2. Physical address: _____

7.1.3. Current position: _____

7.1.4. Name of supervisor: (*confirm employment & if there is pending termination*) _____

7.1.5. Net salary per month: (*Attach copies of last 3 months payslips*) N\$ _____

7.1.6. Length of service: _____ (*If less than 3 months, state previous employer*)

8. APPLICANT'S INCOME & EXPENDITURE (for entity applicant, please provide historical cash flow)

INCOME (MONTHLY)

	Main Applicant	Spouse/ co-applicant <small>(if married in community of property)</small>
Net Salary (<i>Attach copies of last 3 months payslips</i>)	N\$	N\$
Other income (<i>specify</i>)	N\$	N\$
Other income (<i>specify</i>)	N\$	N\$
Annuities	N\$	N\$
Pension	N\$	N\$
Total Income	N\$	N\$
TOTAL COMBINED INCOME	N\$	

EXPENDITURE (MONTHLY)

House Rent (if Applicable)		
Bond repayment (if any)		
Utilities (water, electricity) & Rates		
Petrol, vehicle maintenance		
House, car, life insurance		
Instalment credit, personal loans, etc.		
Groceries		
Clothing		
Wages of domestic help		
Education		
Other (telephone, cellphone, DSTV, etc.)		
Any other expenses (specify)		
Any other expenses (specify)		
TOTAL MONTHLY EXPENDITURES	N\$	N\$
TOTAL COMBINED EXPENDITURES	N\$	
TOTAL NET SURPLUS/ (DEFICIT)	N\$	

9. STATEMENT OF ASSETS AND LIABILITIES (please use separate sheet if needed)

ASSETS	VALUE N\$	LIABILITIES	AMOUNT (N\$)	
Farm and district:		Bonds in favour of or Hire purchase:	Total Bonds	Outstanding balance
Business Property (Erf no & Street)				
Residential property (Erf no & Street)				
Motor Vehicles (Type & reg. No)		HP (Institutions)		
Furnitures		HP- (Institutions)		
Investments & Shares		Personal loans		Outstanding balance (N\$)
VALUE (N\$)		(Description/Institutions)		
Livestock (Large)		Overdraft(s): institution		Amount
Livestock (Small)				
Produce (Farmers)		Credit Cards		
Machinery & Implements		Other liability or obligations		
Debtors (people that owe you money)		Creditors (people you owe money)		
Bank Balance				
Surrender value of assurance policies				
Other assets (specify)		Any other liabilities (specify)		
TOTAL ASSETS	N\$	TOTAL LIABILITIES		N\$

10. CREDIT LIFE ASSURANCE

I have been informed of the benefit of having the life assurance cover, that I have a free choice in respect of the registered insurer through whom I can insure the assets financed, and the credit extended to me by Kongalend Financial Services (Pty) Ltd.

10.1. I hereby undertake to cede a suitable policy to Kongalend before approval of the loan term sheet. Should I/we be unable to do so before term sheet generation, Kongalend may arrange an appropriate life assurance cover on my/our behalf.

10.2. I do not have any preference in terms of the aforementioned and hereby authorise Kongalend to arrange life cover on my behalf.

10.2.1. I wish to cede the benefits in terms of the Namforce Insurance Ltd Policy to Kongalend as security for any liability I may have to Kongalend in terms of my loan.

10.2.2. I understand that the cover by the Namforce Insurance Ltd Policy are for death, permanent or temporary disability and retrenchment.

10.2.3. I understand that certain cover in terms of this policy will decrease over the period of the loan and will lapse at the end of the loan term.

10.2.4. I declare that the above cover was taken out voluntarily by me and that it has not been made a condition of granting the loan.

11. DECLARATION BY APPLICANT

11.1. I/We certify that the above information and details given represent a true and complete state of affairs of the company/business and grant permission for any source of information in respect of this application to be further investigated. I hereby declare that the information provided in this application form, is true and that any incorrect declaration empowers Kongalend not to consider my application.

11.2. I/We will supply information herein in accordance with the Financial Intelligence Act 13 of 2012 as amended, and as may be required from time to time. In addition, Kongalend is authorised to supply any information herein in accordance to the Financial Intelligence Centre in compliance as an accountable institution as may be required from time to time.

11.3. I/We grant Kongalend to make enquiries about business payment profile and credit performance history for compiling a credit assessment and to assess and consider the application for funding.

11.4. The assessment will relate to both positive and negative credit information.

11.5. Kongalend may disclose and furnish such performance information to all credit bureaus and credit providers that has subscribed to receive credit performance information from credit bureaus.

11.6. I/we confirm that I am/we are not subject to any proceedings, under any form of administration of debt review stipulated in the Insolvency Act 24 of 1936 and will disclose any details related if or where applicable.

11.7. I/we consent to listing through Transunion, in the event of default and without any notice to me/us, that Kongalend will be obligated and entitled to inform credit bureaus in the event the I/we default on this credit agreement, fail to effect payment or make late payment in terms of this agreement.

SIGNED at on this day of **20.....** in the presence of the undersigned witnesses:

Name of applicant: Signature of applicant:

Name of spouse/ co-applicant: Signature of spouse/ co-applicant:

Witness signature:

FOR KONGALEND OFFICE USE ONLY

1. Eligibility

The **Green Impact Finance** facility targets individual households, self-employed entrepreneurs, as well as existing and start up Small Medium Enterprises with potential to generate sustainable income, create employment in the green and climate smart agriculture and adaptation space and unlocking significant value and returns for the facility.

- 1.1. Applicant must be a Namibian citizen aged 21 years and older;
- 1.2. Applicant must have a clean credit record, not liquidated or declared insolvent and not under garnishee or administration order;

2. Required documents to be submitted with loan application

Please make sure all below (where applicable) documents are attached:

<input type="checkbox"/> Copy of ID of applicant, spouse, co-applicant and persons acting on behalf of a juristic person)
<input type="checkbox"/> Registration documents of the applicant (in case of juristic person)
<input type="checkbox"/> Proof of residency (copy of current municipal bill)
<input type="checkbox"/> Copy of latest payslip and & Spouse payslip for joint applicants
<input type="checkbox"/> Copy of Marriage Certificate (if married) or Divorce Decree (if Divorced)
<input type="checkbox"/> Six months most recent bank statements (both applicant & spouse/ co-applicant)
<input type="checkbox"/> Details of sources of income of the applicant;
<input type="checkbox"/> Details of directors, key person, shareholder/member or beneficial owners
<input type="checkbox"/> Statement of assets & liabilities (applicant and the key person);
<input type="checkbox"/> A concise business plan, with financial projections, loan purpose and key person's experience
<input type="checkbox"/> Quotes of goods and services to be financed
<input type="checkbox"/> Any commercial contracts and off-take agreements where applicable
<input type="checkbox"/> Proof of Land Ownership/Title Deed/Leasehold/Allocation Letter
<input type="checkbox"/> List of collateral/security offered

APPLICATION STATUS

FOR KONGALEND OFFICE USE ONLY

REMARKS BY THE KONGALEND CREDIT ANALYST:

ITC status:	
Site visit done:	
Any other observations: (eligibility, compliance, feasibility and affordability)	
Recommendation:	

CREDIT COMMITTEE DECISION

APPROVED DEFFERED DECLINED

CONDITIONS (if any)

CHAIRPERSON: CREDIT COMMITTEE

Name:Signature:..... Date: