

**Business details**

 Name of business and/or trading name
 

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 Physical business address
 

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 Occupancy status     Owner     Tenant                      Date of occupancy
 

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 If owner: Net equity in home (value less outstanding debt)
 

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 Postal address
 

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**Business contact person/s for banking purposes**

 Name
 

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 Designation or position in business
 

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 Telephone number (landline)    Cellphone number
 

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 email address    Period with bank (in personal capacity)
 

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**Business description and overview**

 Type of business and registration number, for example, close corporation or partnership. If a franchise, please provide details of the franchisor's name
 

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 Industry of operations or business sector, for example, manufacturing, retail or services
 

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**Ownership**

Name	Age	Gender	Interest or share holding	Financial contribution	Identity or passport number
			%		
			%		
			%		
			%		
			%		
			%		
			%		
			%		

 Number of permanent employees
 

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 Age of business and stage of life cycle, for example, start-up or expanding
 

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**Key members who will manage the business on a day to day basis. Please attach CVs of key members detailing work experience and skills**

Name	Position or function in business	Highest qualification	Length of service	Time in related industry	Time running own company

**Business description and overview (continued)**

**Key members who will manage the business on a day to day basis.**

Does your business have insurance policies in place?  Yes  No

If "Yes",

Name of insurance company

Monthly premium

What risks are covered under the policy, for example, fire, theft and loss of income?

**Business operations**

Purpose of business, that is present or proposed nature of business activities

Products and/or services offered (describe your current offering and possible future developments)

In which area are you selling (or do you plan to sell) your products and/or services and how will they be distributed?

Annual business turnover (previous year)

Projected business turnover (current year)

**Business environment - Sales and customer**

Major customers (or potential customers)

Future target market (that is other sectors or customer groups)

If relevant, describe and attach details of any major tenders or large orders received

**Please attach a sales forecast or sales budget if available**

**Business environment - Debtors**

What percentage of total annual sales is on credit?

Provide details of the credit terms that your business will allow or currently allows its customers

What percentage of customers make use of these credit terms on a regular basis?

**Business environment - Debtors (continued)****Percentage of customers on the following credit terms**

Cash sales	30 days	60 days	90 days	Over 90 days
%	%	%	%	%

What is the industry norm for debtor terms?

When will outstanding debt be regarded as bad debt?

**Present debtor book maturities**

Percentage of total debtor book	30 days	60 days	90 days	Over 90 days
	%	%	%	%

**Business environment - Suppliers and creditors****Identify key suppliers**

Supplier's name	Products or services supplied	Length of relationship	Terms (days)	Delivery policy	Alternative suppliers

**Accounts payable as percentage of total purchases**

Cash purchases	30 days	60 days	90 days	Over 90 days
%	%	%	%	%

Please attach a purchases budget if available

**Business environment - Production (for manufacturing businesses)**

Describe your production process and plan

Define the production capacity of your business

Describe major equipment used for production purposes

What markup will be placed on products?

What is the average gross profit percentage you will aim for?

## Business environment - Production (for manufacturing businesses) (continued)

Specify what kind of inventory will be held: raw materials, work-in-progress, finished goods and the average value of stock kept

	Quantity	Value	Average time held in stock
Raw materials			
Work in progress			
Finished goods			
Total			

Please attach a copy of your production budget

## Business environment - Competitors

Describe the significant competitors and their relative market share

Describe current threats that exist from competitors now and possible future threats

Describe your business' competitive advantage in relation to its competitors

## Financial review

- Where trading has commenced (existing business), please attach copies of your latest profit and loss account, balance sheet and cash flow statement. For new businesses (start ups), please include pro forma financial statements supported by projections of the balance sheet, income statement and cash flow statement.
- Please state whether the financial statements have been audited by a qualified accountant. Include the name, address and contact details of the accountant, bookkeeper or auditor.
- Please attach a personal statement of assets and liabilities of each shareholder, member, partner or owner.
- Please include a cash flow projection for the next three years indicating the expected growth in your business as well as possible inflationary increases. Clearly state any assumptions made.
- Please attach 3 months personal bank statements.

## Source and application of funding

Please provide details of the following

- Reason for application, for example, starting a new business, expansion plans or buying a new business
- Owners' contributions, for example
  - Expected cash contributions by owner(s) to the business
  - Assets contributed to the business by owner(s) and their value (for example, machinery, vehicles, equipment and furniture)
  - Fixed property contributed by owners; including Rand value
- Amounts owing to creditors
- Detail any suretyship or guarantee agreements signed
- Complete the table below indicating the assets that will be financed with the loan

Details (purpose)	Bank finance	Own contribution	Total

- Attach a list of assets (for example, cash, investments, vehicles, plant and machinery, land and property, furniture and equipment, debtors and stock) that could be used to provide collateral for the loan. Include type, market value, present condition and amount owing if not fully paid for. Include the "Offer to purchase" or "Agreement of sale", where relevant