



13. HAVE YOU PREVIOUSLY RUN A BUSINESS OF YOUR OWN? IF YES (a) WHAT TYPE OF BUSINESS? (b)
 DOES THE BUSINESS STILL EXIST? (c) IF NOT, WHY DID IT STOP OPERATING?
14. HAVE YOU PREVIOUSLY APPLIED FOR A LOAN(S) FROM YOUTH ENTERPRISE FUND? IF YES (a) FOR WHAT TYPE OF BUSINESS
 (b) YEAR (c) AMOUNT
15. HOW MUCH ARE YOU NOW APPLYING FOR?
16. HAVE YOU PREVIOUSLY APPLIED FOR A LOAN FROM A FORMAL FINANCIAL INSTITUTION?
17. IF YES, WAS IT GRANTED? IF IT WAS GRANTED, WERE YOU ABLE TO PAY IT BACK?
18. IF NOT, WHY WAS IT NOT GRANTED?
19. DO YOU HAVE AN OUTSTANDING LOAN WITH YERF? IF YES (a) ARE YOU STILL PAYING? (b) AMOUNT OWING E.....
20. WHAT TYPE OF BUSINESS DO YOU INTEND TO RUN FROM THIS LOAN YOU ARE APPLYING FOR?
21. HAVE YOU RUN THIS TYPE OF BUSINESS BEFORE?
22. WHAT IS YOUR HIGHEST EDUCATION LEVEL?
23. DO YOU HAVE A FORMAL TRAINING ON HOW TO MANAGE A BUSINESS?IF YES, PLEASE STATE THE NAME OF THE ORGANIZATION THAT PROVIDED THE
 TRAINING?
24. HOW MUCH HAVE YOU OR ARE YOU INTENDING TO INVEST IN THE BUSINESS?
25. HOW DO YOU PLAN TO RAISE THIS AMOUNT IF NOT ALREADY AVAILABLE IN CASH?
26. IN THE EVENT THE BUSINESS FAILS, HOW DO YOU INTEND TO REPAY THE LOAN REQUESTED?

27. **CERTIFICATE**

I/WE
 hereby apply for a loan of E repayable over months/years. I/We certify that to the best of my /our
 knowledge and belief the particulars and amounts set out in this application and its attachments are true and fair, that the assets are all my/our absolute property that all charges over
 the assets listed have been declared and that there is no lien, lawsuit or claim extant or pending against me / us in respect of any debts due or claimed to be due. I /we further
 authorize the Fund/ Bank to make such enquiries regarding me /us and my/our affairs as it may in its sole discretion deem fit and I/we expressly agree that no claim or suit for damage
 for breach of confidence arising thereout shall lie against the Fund /bank or any of its officers.

28. IN CASE OF A COMPANY / COOPERATIVE THE 3 DIRECTORS WHO ARE SIGNATORIES ARE AS FOLLOWS:

DIRECTOR 1: NAME.....DESIGNATION.....SIGNATURE.....

DIRECTOR 2: NAME.....DESIGNATION.....SIGNATURE.....

DIRECTOR 3: NAME.....DESIGNATION.....SIGNATURE.....



28. DECLARATION BY APPLICANT

I understand that completion of this loan application and affordability assessment does not impose a responsibility on **Youth Enterprise Revolving Fund (YERF)** to grant me/us credit. I/We understand that I/we have to fully and truthfully answer any requests for information made by **YERF** as part of the assessment. I/We further understand that misrepresentation of facts will be dealt with in terms of the law and may also lead to rejection of the application. I/We confirm that the following are my/our close relatives who may be contacted by **YERF** regarding myself/ourselves and my/our credit profile, and their responses can be relied upon in making a decision whether to grant or decline the loan request. Such contact maybe telephonically, in written, emails etc. I/We further authorize **YERF** to send single or bulk short message services (SMSs) to myself/ourselves and or close relatives about the loan and or other related financial services that **YERF** has and or may have.

Please circle the language you wish to use; ENGLISH / SISWATI

Name	Relationship	Employer	Cell phone Number
1.			
2.			
3.			

I/We, the loan applicant/s hereby authorizes:

1. Youth Enterprise Revolving Fund to request and to receive, in confidentiality, all information from banks and other relevant institutions relating to loans, overdrafts extended to me/us and repayment profile thereof.
2. Banks and financial institutions with which I/We have or have had dealings, to provide all information relating to loans and overdrafts extended to me/us. Such sought information shall be treated by YERF as very confidential.

Signed by me/us thisDay of 20 In the presence of

..... (Witness's Full Names)

..... (Postal Address)

..... (Occupation of witness)

..... (Signature of witness)

.....
SIGNATURE OF APPLICANT

.....
COMPANY / COOPERATIVE STAMP



29. RECOMMENDATION AT UMPHAKATSI/ZONE LEVEL

I hereby acknowledge that the applicant..... is known to this Umphakatsi /Zone and is a resident under this constituency. Based on the applicant’s known conduct approval of the loan application is recommended/not recommended. (please circle one)

Name & Surname: Designation..... Date:

.....
UMPHAKATSI/ZONE OFFICIAL STAMP

31. RECOMMENDATION AT INKHUNDLA LEVEL

I hereby acknowledge that the Umphakatsi/Zone..... is known to this Inkhundla and falls under this constituency. I further confirm that the stamp and signature of the Umphakatsi/Zone are authentic and known to this Inkhundla.

Name & Surname: Designation..... Date:

.....
INKHUNDLA OFFICIAL STAMP

APPLICATION GUIDE

Age Limit - 18-35 Years

LENDING LIMITS

Individual - up to E50,000.00
 Company - up to E100,000.00
 Cooperative - up to E150,000.00

LOAN REPAYMENT PERIOD

Seasonal term - 12 Months
 Short term - 24 Months
 Medium term - 36 Months

CHECK LIST (Please tick ✓ on attached Documents and cross X on non-attached Documents)

- | | |
|---|--------------------------|
| 1. Certified Copies of ID (Compulsory) | <input type="checkbox"/> |
| 2. Certified Copy of Certificate of Incorporation | <input type="checkbox"/> |
| 3. Certified Copy of Form J | <input type="checkbox"/> |
| 4. Certified Copy of Memorandum & Articles of Association | <input type="checkbox"/> |
| 5. Land right (Chief’s Letter, Title deed, Lease agreement) | <input type="checkbox"/> |
| 6. Business Plan/ Proposal Document | <input type="checkbox"/> |
| 7. Market Contracts/ Letters of Intent | <input type="checkbox"/> |
| 8. Trading licence (current tax year) | <input type="checkbox"/> |
| 9. 3 Quotations of each input or service | <input type="checkbox"/> |
| 10. Proof of availability of technical expertise (CV) | <input type="checkbox"/> |