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THUO - KHUMO GUIDELINES

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BOTSWANA BUREAU OF STANDARDS BOBS

CEDA
FINANCE • DEVELOP • SUSTAIN

1. FINANCIAL TYPE OF SUPPORT

1.1. The product aims to finance the following;

i. Breeding stock (cows, bulls, and calves)
ii. Vaccines and other medications for animals
iii. Feeds (conditional of drought and finishing for market)
iv. Transportation costs
v. Purchase of farm equipment
vi. Purchase of existing borehole
vii. Borehole drilling and equipment

2 CRITERIA FOR FUNDING

i. Citizens aged 18 years and above
ii. CEDA will finance individuals who have consistent source of income (employment with Government, Parastatals and vetted private institutions)
iii. The product is accessible to both new and existing CEDA clients
iv. Debt Service Ratio of 70% for applicants

3 LOAN LIMIT

3.1 Loan amout of up to P750,000.00

4 INTEREST RATE

4.1 Interest rates will be consistent with the CEDA Credit Policy and CEDA Guidelines.

5 REPAYMENT PERIOD

5.1 The repayment period will be up to 7 years. Frequency of payments will be monthly and the repayment will be deducted from the applicant's salary at source. The repayment period will be subject to the number of years before retirement

6 GRACE PERIOD

6.1 No grace period

7 SECURITY AND COLLATERAL

7.1 Personal Surety.
7.2 CEDA will have security interest in the financed asserts and cattle.Therefore, farmers are required to register the cattle on the Botswana Animal Identification and Traceability System (BAITS) as assets financed by CEDA. CEDA must provide consent before any of these animals can be sold until the loan is fully paid.

8 INSURANCE

All successful applicants will be required to take out the following insurance covers that will be part of the loan

8.1 Credit life insurance to insure against death, permanent disability.
8.2 Assets insurance to insure againt fire, business interruption, goods in transit, money loss etc (where applicable)

9 CONTRIBUTION

9.1 Promoters are encouraged to contribute towards the project cost to show some commitment and confidence in the project as well as to lighten the burden of repayment. Contribution may either be in cash or in kind (tangible assets).

10 ELIGIBILITY OF THE APPLICANT

i. Individuals aged 18 years and above wish to start or already engaged in livestock related activities
ii. Applicant should be a citizen of Botswana
iii. Applicant should be employed ia a Government institution including parastatals and the private sector
iv. Applicant should be a holder of computerized Botswana Animal Identification & Trackback System (BAITS) (bolus/ear tags)
v. Cattle brand and keeper card
vi. Clean credit record

11 APPLICATION PROCESSING TIME

11.1 The loan application turnaround time is 5 working days.

12 DISBURSEMENT

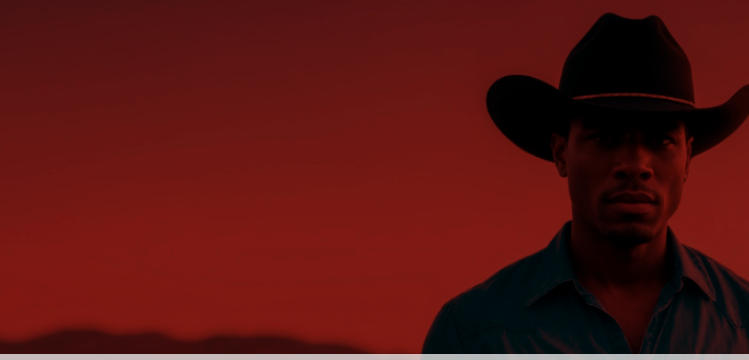
12.1 If approved amount is BWP300,000 and less, 100% of the loan amount will be disbursed directly to the promoter.

12.2 If approved amount is more than BWP300,000, 50% of the loan amount will be disbursed to the promoter and the remaining 50% is released upon submission of valid receipts/asset register/ updated BAITS report using the acquired assets for the first tranche.

12.3 Exception: Operations may recommend 100% upfront disbursement for assets exceeding BWP300,000. Secondly, where the financing plan has aspects that have interdependencies e.g. cattle and transportation

13 CHECKLIST

	Required Documents	Tick
1.	Certified copy of Omang	
2.	Keepers ID and or Livestock brand certificate	
3.	Borehole drilling completion certificate, proof of ownership (where applicable)	
4.	At least three quotations of items to be financed	
5.	Certified Copy of Marriage Certificate if Married (where applicable)	
6.	Copy of Marriage Instrument (Form A or Form B) (where applicable)	
7.	Payslips for the last 3 months	
8.	Letter of Confirmation of employment	
9.	Certified copy of Omang of spouse	
10.	Bank statements of the last 3 months	
11.	Animal Census Report (from Area Extension officer)	
12.	BAITS roll out report (where applicable)	
13.	Know your customer forms and proof of residence	



CEDA NETWORK

GABORONE BRANCH
Physical Address
Plot 5129,Gaborone Main Mall Corner
Pilane and Queens Road
Postal Address
Private Bag 00504, Gaborone, Botswana
T : +267 3181022, F : +267 3181022

PALAPYE BRANCH
Physical Address
Riverview Mall A1 Road,
Plot 8717 Unit 17, Palapye
Postal Address
Private Bag 24, Palapye, Botswana
T : +267 4920279, F : +267 4920235

LETLHAKANE BRANCH
Physical Address
Plot 10297, Mokgobelele Ward, Letlhakane
Postal Address
Private Bag 55, Letlhakane, Botswana
Tel: 297 6254

SHAKAWE BRANCH
Physical Address
Acacia Mall - Unit 10, Plot 180, Shakawe
Botswana
Postal Address
Private Bag16, Shakawe.
Tel: 6875090. Fax: 6875093

GHANZI BRANCH
Physical Address
Plot 1299 (Opposite Bus Rank, Next to
Delta Phamarcy)
Postal Address
P. O. Box 792, Ghanzi, Botswana
T : +267 659-7331, F : +267 659-7595

MOLEPOLOLE BRANCH
Physical Address
Plot 470, Borakanelo Ward, Molepolole
Postal Address
P. O. Box 3271, Molepolole, Botswana
T : +267 5920000, F : +267 5915318

MAUN BRANCH
Physical Address
Tsheko Road (Next to Standard Chartered
Bank and Behind Center Lodge), Old Mall
Postal Address
P/Bag 393, Maun, Botswana,
T : +267 686-4169, F : +267 686-4858

KANYE BRANCH
Physical Address
Maswabi Complex, Plot. No. 1264,
Sebonego Ward, Kanye
Postal Address
Private Bag 16, Kanye, Botswana
T : +267 544-0324, F : +267 544-1109

PHIKWE BRANCH
Physical Address
Behind Barclays Bank (next to Coorp), Main Mall
Postal Address
Private Bag 190, Selebi Phikwe, Botswana
T : +267 262 2377, F : +267 262 2374

HUKUNTSI BRANCH
Physical Address
Macheng Mall, Plot No. 158, Unit 7
Postal Address
P.O Box ,131 Hukuntsi Botswana
T : +267 6510170 F: 267 6510169

KASANE BRANCH
Physical Address
Plot 5085- Nunga Road (Within the Rural
Administration Centre)
Postal Address
P O Box 63, Kasane
Tel : 625 0183 Fax: 6250185

TSABONG BRANCH
Physical Address
Plot No. 7069, Tsabong Rural
Administrative Centre (RAC)
Postal Address
Private Bag 23, Tsabong
T: +267 654 0208 F: +267 654 0208

FRANCISTOWN BRANCH
Physical Address
Plot No 323676 (Unit 6,7,8) Donga
Along Marang Road
Postal Address:
P. O. Box 1845, Francistown, Botswana
T : +267 241-2775, F : +267 241-6045

TUTUME BRANCH
Physical Address
Plot No 1551, Magapatona Ward
Sefalana Shoppers Complex
T : +267 298 7003