



THUO - KHUMO GUIDELINES



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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

- i. Loan amount 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 cattle, linked to the farmer's keeper ID, until the loan is fully repaid. 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.

8 INSURANCE

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

- 8.1.1 Credit life insurance to insure against death, permanent disability.
- 8.1.2 Comprehensive insurance to insure against fire, business interruption, stock loss, goods in transit, money loss etc (where applicable)

9 CONTRIBUTION

9.1 Promoters are required 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 in 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
- vii. Disbursements for goods will be paid directly to the supplier where appropriate
- viii. Disbursements for bulls will be done after fertility testing
- xi. Applicant should provide proof of land availability or lease agreement (in case of leased property).

11 APPLICATION PROCESSING TIME

11.1 The loan application will be pre-approved within 3 days and a final decision will be taken following site visit validation which will be within 30 days

12 TRAINING

12.1 CEDA will provide training on livestock management practices to funded applicants where applicable

13 CHECKLIST

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



CEDA NETWORK

GABORONE BRANCH

Physical Address

Prime Plaza, Plot 54358, Corner PG
Matante Road & Khama Crescent Ext, CBD

Postal Address

Private Bag 00504, Gaborone, Botswana
T : +267 3170895, F : +267 3170896

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 Bag 16, Shakawe.
Tel: 6875090. Fax: 6875093

GHANZI BRANCH

Physical Address

Plot 1299 [Opposite Bus Rank, Next to
Delta Pharmacy]

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 Coop), 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