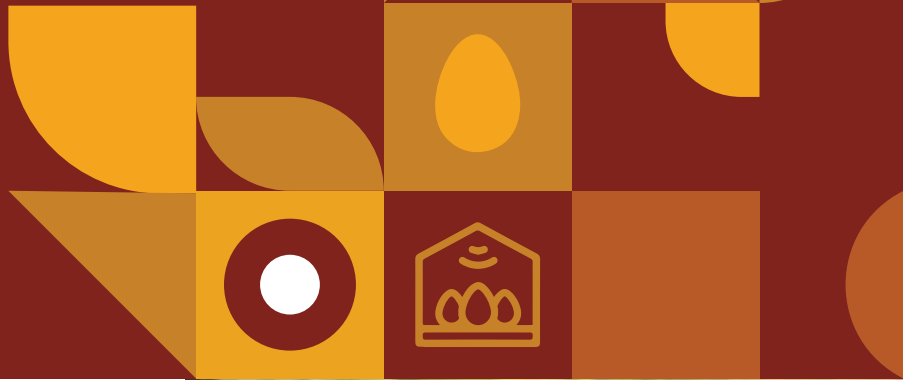


# INFORMAL POULTRY BUSINESS GUIDELINES





## 1. PRODUCT OVERVIEW

- 1.1 Any individual operating or running an informal business for a period of at least 6 months and above.
- 1.2 Demonstration of existing capacity to contribute towards the loan being sought (monetary or in-kind, such as equipment, tools, machinery, etc.).
- 1.3 Demonstration of business activity for the last six (6) months through records (stock receipts, invoices, bank statements etc.).
- 1.4 Botswana citizens of 18 years and above.
- 1.5 Individuals without formal employment.

## 2. FINANCIAL TYPE OF SUPPORT

- 2.1 Working Capital & Asset Finance Loan (e.g Tools, machinery, equipment, Stock, fuel or transport).





### 3. LOAN AMOUNT LIMIT

3.1 Minimum P500.00 and maximum of P50 000.00..

### 4. LOAN INTEREST RATE AND MORATORIUM

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

4.2 Interest Free Moratorium period of up to 3 months.

### 5. LOAN INSTALMENT FREQUENCY

5.1 Loan instalments repayments will be accepted on a weekly, fortnightly and monthly basis (Loans can be paid at any of these intervals).

5.2 The frequency will depend on the operational cycle and structure of the business.

### 6. LOAN TENURE

6.1 Loan repayments range from 3 months to a maximum of 12 months for working capital facilities.

6.2 Repayments for loans including assets (equipment & tools) will be repaid from 3 months up to a maximum of 18 months.

6.3 Maximum loan tenure is 18 months.

### 7. SECURITY

The following shall be acceptable collateral for any loan granted:

7.1 Personal surety

7.2 Deed of Cession over the 20% of loan amount held at the client's savings account in favour of the Agency.

7.3 Assets financed by CEDA where applicable.

### 8. ADVISORY SERVICES ELIGIBILITY

8.1 Eligible for all CEDA Business Advisory Services relevant to client.

## 9. CHECKLIST

INFORMAL POULTRY BUSINESS CHECKLIST (REQUIRED DOCUMENTS)		TICK
1.	Loan Application form	
2.	Certified copy of Omang	
3.	Company resolution to borrow (If a Company)	
4.	Certified copies of Shareholders & Directors IDs (If a company)	
5.	Certificate of Incorporation (If a company)	
6.	Company Extract Documents	
7.	Tax Clearance Certificate where applicable	
8.	Certified copy of Marriage Certificate, where applicable	
9.	Certified copy of Deeds Marriage Instrument (Form A & B)	
10.	Certified Copy of ID for Spouse if married	
11.	Quotations for items to be financed from suppliers	
12.	Proof of business operation, for the period of at least 6 months and above	
13.	Proof of past business activity, for the last six (6) months (Cashbook, Sales book, Invoices, receipts, Bank Statement, Mobile services statement etc.	
14.	Proof of Residential address (Can be proven with Utility Bills that bear the address / Affidavit)	
15.	Proof of water supply (required for animal consumption)	
16.	Complete KYC Form	

