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# THUO - KHUMO GUIDELINES



[www.ceda.co.bw](http://www.ceda.co.bw)



# 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 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 assets 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 against 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 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

## 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

## SHAKAWA 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

## TUTUME BRANCH

### *Physical Address*

Plot No 1551, Magapatona Ward  
Sefalana Shoppers Complex

T : +267 298 7003