CDF/LAF/01

Ministry of Local Government and Rural Development

CONSTITUENCY DEVELOPMENTFUND LOAN APPLICATION FORM

FOR

YOUTH, WOMEN AND COMMUNITY EMPOWERMENT

Instructions: This application form should be completed by the applicant and sent together with supporting documents to the Chairperson, Ward Development Committee.

NOTE: This form is not for sale.

Disclaimer: Completion of the form does not guarantee the award of the Loan

Project Identification Number: **(for official use)**	**YE/Zone/Ward Code Number** **WE/Zone/Ward Code Number** **CE/Zone/Ward Code Number**

SECTION A. GENERAL DETAILS (TO BE COMPLETED BY THE APPLICANT)

1. **Name of Business/Organization/Company/Group/Cooperative/ Club**

   .....

2. **Legal form of applicant (Limited Company (SME)/Group /Cooperative/club:**

   .....

3. **Date of Company/Group/Cooperative/Club Registration: .....**

4. **TPIN: .....**

5. **Shareholders of the Company/Members of a Group/Cooperative/ Club**

S/No.	FullNames	NRC/ Passport No.	% shareholding (applicable to a company)	Position in theBusiness	PhysicallyChallenged (Disabled)	
					Yes	No

5.AuthorizedRepresentative

(T*oactonbehalfoftheApplicantandrespond toanyquestionsregardingthe application)*

NameofContactPerson		
Positionin theBusiness		
ContactNumber(s)	Cell:	Telephone:
Email		

6. Project Location:

(a) Name of District……

(b) Name of Constituency: ……

(c) Name of Ward ……

(d) Name of Zone ……

(e) Physical address ……

……

SECTION B: DETAILS OF LOAN APPLICATION

1. Loan application amount (in figures and words):……

……

……

2. **Description of business** (eg. Pottery, Piggery, Carpentry, Tailoring, Metal Fabrication etc):

   ……

3. **Indicate whether the Company/Cooperative/Club is an existing one or a start-up:**

   ……

4. **Purpose of the loan** (eg. To start or expand a Pottery business, buy sewing machine, to buy metal fabrication equipment etc.)

   ……

   ……

5. **Repayment period** (time period for paying back the loan**:……**

6. **Source of funds for repayment of Loan:**(funds realized from the business and any other source):

   ……

7. **Collateral if any (eg assets such as land, equipment ets):……**

   ……

8. Financials

(a) Breakdown of Capital Expenditure of Business Proposal

	Description of cost	Quantity	Unit Cost (K)	Total Cost (K)
	Total			

(b) Projected level of production

S/No.	Description of product	Quantity														
		Year 1/Months												Y2	Y3	Y4
		M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12			

(c) Sales Projections for the duration of the loan in years

S/No.	Description of product	Sales Quantity													Unit Price (K)				Total Sales (K)			
		Year 1/Months												Total Y1	Y1	Y2	Y3	Y4	Y1	Y2	Y3	Y4
		M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12									
															Total Sale (K)							

(d) Projections of total operating costs for the duration of the loan

S/No.	Description of costs	Operating costs (K)												Total Costs (K)			
		Year 1/Months												Y1	Y2	Y3	Y4
		M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12				
														Total Sale (K)			

(e) Financial data of current business operations where applicable

PleaseprovideFinancialdataforyourbusiness	
(a) Whatisthe monthly revenue ofthe current business? If any	**K**
(b) Whatisthe Total operating costs ofthe current business?	**K**
(c) Whatisthe Total Net Profit of the current business?	
(d) Howmuchhave youinvestedinthe currentbusiness? (e) Provide a breakdown of current investment eg. Land Assets: equipment Vehicles, tractors	**K**

(f) PreviousCDFFunding

(a) Is Applicant or any of its shareholders/ members already beneficiary of a Loan or Grant under CDF EmpowermentFund?	Yes ☐ No ☐
(b) IfYesgivedetails:	
(c) Status of Loan (outstanding/repaid)	
(c) NameofBusiness/Cooperative/ Club	

9. Proposed Management Team

No.	FullName	ManagementPosition	Management Qualification andExperience

10. Businessbenefits/ impact on thefollowing:

a)Customers						
b)Suppliers						
(c)E m p l o y m e n t (Numberof workers)		**Women**	**Men**	**Total**	**Ofwhich**	
					Youth	**PhysicallyC hallenged(D isabled)**
	Before CDF Funding					
	After CDF Funding					

11. Capital Threshold andRepayment Period

S/No.	**ZMW**	**REPAYMENT PERIOD**	**TICK SELECTED OPTION**
1.	5,000 – 10,000	12 months	
2.	10,001 – 25,000	18 months	
3.	25,001 – 50,000	24 months	
4.	50,001 – 100,000	36 months	

Note: Theloans are to be repaid in within the agreed period and recovery efforts will be initiated should the borrowers not pay back the loan.

12. Project Implementation

Ifyouarefunded,whenwould operations start? (Tick where applicable)			
Within1- 3months		Within6 - 9months	
Within 3- 6 months		Morethan9 months	

SECTION C: BANK DETAILS OF APPLICANT

Provide Bank account or mobile money wallet registered for your Company/Group/ Cooperative/Club:

Bank Name .....

Branch.....

Sort/Branch Code.....

Swift Code.....

Account Number.....

Tpin .....

Mobile Money Wallet Name and Number.....

SECTION D: APPLICANT DECLARATION

We the undersigned, declare that the information given herein is correct to the best of our knowledge and we will take full responsibility for the repayment of the loan and in the event of abuse and mismanagement, of the funds provided under this Empowerment Fund.

Company/Group/ Cooperative/Club Secretary

Full Names: .....

Signature:.....

Date:.....

Witness:

Head of the business/Company Director/Group/ Cooperative/Club Chairperson or shareholder/member:

Full Names: .....

Signature:.....

Date:.....

SECTION E: APPROVAL PROCESS

1. Recommendation by the Ward Development Committee

Recommended/Not Recommended/Deferred .....

Reasons:.....

.....

.....

Name (Chairperson): .....

Sign: .....

Date: .....

2. Decision by the Constituency Development Fund Committee

Supported/ Not supported.....

Reasons: .....

.....

.....

Name (Chairperson): .....

Sign: .....

Date: .....

3. Recommendation by the approved Financial Institution

Recommended for approval/ Not Recommended for approval:.....

Reasons: .....

.....

.....

Full Names : .....

Sign: .....

Date: .....

4. Signing of CDF Loan Agreement

The approved Loan Application will only become effective once the Loan Agreement has been signed and witnessed by both parties.

SECTION F: CHECKLIST OF REQUIREMENTS TO BE ATTACHED TO LOAN APPLICATION

S/No.	Description of documents to be attached copies	Tick
1.	Valid Certificate of Company/Group/ Cooperative/Club Registration	
2.	Green National Registration Cards for Company shareholders/Members of Groups/ Cooperatives/Clubs	
3.	Proof of Active Bank Account/Mobile Wallet	
4.	Constitution of the Company /Group/ Cooperative/Club	
5.	Copy of Signed Minutes	
6.	Proof of property ownership/lease/consent agreement (Where Applicable)	
7.	Recommendation letter from a Civic/Religious /Traditional Leader/Bank Manager	
8.	Taxpayer Identification Number (TPIN)	