



CYB

“Credit for youth in business”
(Under the auspices of National Youth Council of Namibia)

LOAN APPLICATION

BUSINESS PLAN (TEMPLATE)

(To be submitted to Bank Windhoek, together with “CYB - Bank Loan application form”)

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Kindly Note:

- Use preferably black pen to complete the form
- Please print / write clearly to ease reading
- Ensure that this form, “The Business Plan”, is submitted to NYC, together with Banks’ Loan application form for CYB loan.

Thank you

SECTION 1: APPLICANT'S PERSONAL DETAILS

1. 1. Applicant's Name and ID number and date of submission of application.

Loan Application submission Date.			
Applicant's Name (Print)			
ID Number	Gender (mark X in app box)	Female	Male

1. 2. Applicant's Postal and Physical address

Postal address:	Box	Town
Physical address:	Street	Township
	Town	Region

1. 3. Applicant's primary and secondary school background.

Applicant completed primary and / or secondary schooling mark X in appropriate box)	Yes	No
If yes, please indicate highest school grade past and year. E.g. grade 8, 2011, Ella du Plessie.		

1. 4. Applicant's post-secondary tertiary / and or technical skills training background.

Applicant went through post-secondary school - skills training mark X in appropriate box)	Yes	No
If yes, please indicate course attended and name of institution. E.g. Windhoek - VTC 2011 - graduate – Joinery.		

1. 5. Applicant's experience in running a business.

Is applicant the owner of the business for which loan amount is needed	Yes	No
Applicant has an experience in running a business (mark X in appropriate box)	Yes	No
If yes, please indicate years of experience. E.g. I am business owner since Jan 2011.		

SECTION 2: DESCRIPTION OF THE BUSINESS

2. 1. Enterprise Name (Name of the business)

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2. 2. Age of the business) Mark X in appropriate box.

This is a start-up / new business (only VTC / NYS graduates, attached diploma)	This is an existing ongoing business which needs a loan for expansion	Applicant is taking-over an existing business and I need take-over financing
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2. 3. Legal status of the Enterprise. (Mark X in appropriate box)

Is Business registered with Namibian authority (i.e. Ministry of Trade and Industry or Municipality? If yes, please attach copies of registration certificate	Yes	No
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If yes, indicate registration / legal status (Mark X in appropriate box)

Sole proprietor	Close corporation, cc	Partnership
Others (specify)		

2. 4. Business type: What type of the business is the one that seeks the loan?

Retailing (buying and selling finished products)	Manufacturing (Using materials to make product to sell. i.e. brick-making, joinery, etc.)	Service (i.e. hair dressing, catering, training at fee for service basis, insurance broker, photo-copy center, etc.
Construction	Agricultural production / farming.	Others
If "Others" please specify		

2. 5. Core business of the Enterprise (Briefly describe the core business activity and indicate the nature of the product (s) or service(s)

2. 6. Is your business seasonal, if Yes make sure seasonality is reflected in your financial projections. (Mark X in appropriate box)

Is your business seasonal, if Yes make sure seasonality if reflected in your financial projections. (Mark X in appropriate box)	Yes	No
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2. 7. Location of the Enterprise (Physical address) and type of location (house, incubation center, etc.)

2. 8. Reason why this location was chosen for business operation

2. 9. Is the business going to get any contract work in near future? (Mark X in appropriate box)

Is the business going to get any contractual work (tenders) in near future? (Mark X in appropriate box)	Yes	No
Include any contracts as supporting documents. If there are any letters of intent from prospective customers and or suppliers, please include them		

SECTION 3: MANAGEMENT

3. 1. What is your business management experience?

Are you, the applicant, the owner of the business?	Yes	No
Are you, applicant, the manager of the business?	Yes	No
What is your business management experience?		

3. 2. What educational background do you have, including both formal and informal courses that contribute to your management abilities?

SECTION 4: PERSONNEL

4. 1. How many people are currently employed at your business? (clearly indicate sex)

Number of Men employed	Number of Women employed

4. 2. What skills / type of previous training do your key employees have?

Key employee Nr	Job tittle at your business	Type skills / type of previous training
employee 1		
employee 2		
employee 3		
employee 4		
employee 5		

4. 3. What type of training is still needed for your employees?

SECTION 5: FINANCES: HISTORICAL OVERVIEW

5.1. What was your monthly sales over past 5 months?

Previous Sales	Prev. month nr 1 (N\$)	Prev. month nr 2 (N\$)	Prev. month nr 3 (N\$)	Prev. month nr 4 (N\$)	Prev. month nr 5 (N\$)

5.2. What was your monthly cost of sales over past 5 months?

Previous cost of Sales	Prev. month nr 1 (N\$)	Prev. month nr 2 (N\$)	Prev. month nr 3 (N\$)	Prev. month nr 4 (N\$)	Prev. month nr 5 (N\$)

5.3. What was your monthly gross profit over past 5 months?

Previous gross profit	Prev. month nr 1 (N\$)	Prev. month nr 2 (N\$)	Prev. month nr 3 (N\$)	Prev. month nr 4 (N\$)	Prev. month nr 5 (N\$)

5.4. What was your monthly expenditure (excl. cost of sales) over past 5 months?

Previous expenditure	Prev. month nr 1 (N\$)	Prev. month nr 2 (N\$)	Prev. month nr 3 (N\$)	Prev. month nr 4 (N\$)	Prev. month nr 5 (N\$)

5.5. What was your monthly net surplus over past 5 months?

Previous net surplus	Prev. month nr 1 (N\$)	Prev. month nr 2 (N\$)	Prev. month nr 3 (N\$)	Prev. month nr 4 (N\$)	Prev. month nr 5 (N\$)

SECTION 6: SALES AND EXPENDITURE ESTIMATES / PROJECTIONS

6. 1. Income and expenditure estimates

	Annual Estimates for period to start 20....	Annual Estimates for period to start 20....
Item description	to end..... 20....	to end..... 20....
Estimated Sales	N\$	NS
Estimated Cost of sales	N\$	NS
Estimated Gross profit	N\$	NS

Estimated Total expenditure	N\$	NS
Estimated Net profit	N\$	NS

6. 2. What will be the difference in sales and net profit after the use of funds if loan is granted?

	Income (N\$)	Expenditure (N\$)	Net Profit (N\$)
Current			
Post loan			

SECTION 7: CASH FLOW PROJECTIONS

Please use a separate CYB form which is herewith provided for your “Projected Cash Flow Forecast for a period of 24 months for the prov1st loan and 36 months for the 2nd loan”.

Kindly attach your “Projected Cash Flow Forecast when you submit your CYB loan application

SECTION 8: PROPOSED USE OF FUNDS IF LOAN IS APPROVED

8. 1. How much is needed as a loan?

Applicant is applying for (mark X in only one appropriate box)	1 st round CYB Loan	2 nd round CYB Loan
Applicant is in need of a loan amounting to	N\$	

8. 2. Indicate the proposed use of funds. What will you do with funds if loan is approved?

Fixed assets (equipment) to be bought	N\$
Stock to be bought	N\$
Other needs (please specify below)	N\$
Total loan needed	N\$
Other needs (please specify)	

8.3. The breakdown of fixed assets to be bought

ITEM	AMOUNT	ITEM	AMOUNT

8.4. List down your existing equipment

SECTION 9: MARKETING / SALES STRATEGY

9.1. Describe your target market (Who are your buyers)?

9.2. Explain how you reach your market?

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9.3. How will you attract and keep your segment of the market better than your competitors? (Product quality, price, marketing strategy, etc.....).

9.4. What is your selling strategy? (are you selling on cash or credit or both)

9.5. What is the estimated population in your town/village?

What is the name of town or village that you target as your market?	Town / village
	Region
What is the population estimate in your town/village? E. g. 500 people or 1000 people.	

SECTION 10: BUSINESS RISKS / INSURANCE

Describe your potential business risks and what measures are in place to ensure that your business is covered.

SECTION 11: DOCUMENTS TO BE ATTACHED TO THIS BUSINESS PLAN

Please attach the following documents (please tick off **yes if document is attached** or no if documents is missing)

No	Document	YES	NO
11. 1.	Bank Windhoek Loan application form		
11. 2.	Projected Cash Flow Forecast for a period of 24 months for the 1 st loan and 36 months for the 2 nd loan		
11. 3.	Copy of 3 (three) months' Bank Account Statement. (Personal or Business Accounts)		
11. 4.	Confirmation of residential/business address form with certified ID copy of confirmer		
11. 5.	Copies of sales records for the business which loan is needed.		
11. 6.	Certified copy of applicant's ID or Passport		
11. 7.	Certified copy of marriage certificate if married/Spouse ID or Passport		
11. 8.	Registration certificate from Municipality,(Fitness certificate)/Ministry of Trade and Industry/Traditional Council		
11. 9.	Certified copies of skills training certificates (i.e. NYS / VTC certificates) and other relevant training certificates		
11. 10.	Any other information (i.e. business photos) that might help your case or answer potential questions		

SECTION 12: SIGNATURE

Applicant's Name (Print)
Signature of the applicant
Date of signature.