



CONFIDENTIAL

YOUTH ENTERPRISE REVOLVING FUND
(Finance and audit act No.18 of 1967, & YERF regulations, 2009)

FUND OFFICIAL USE ONLY
 DATE OF SUBMISSION..... SUBMITTED AT
 REGISTERED BY

PERSONAL INFORMATION

FIRST NAME: MIDDLENAME: SURNAME:
 DATE OF BIRTH: - - IDENTITY NUMBER:
 GENDER (TICK): MALE - FEMALE -
 WHERE DID YOU HEAR ABOUT YERF? (CIRCLE) 1. FROM A FRIEND OR RELATIVE - 2. SOCIAL MEDIA - 3. NEWS PAPER - 4. INKHUNDLA - 5. RADIO -
 6. TV SHOW - 7. PRESENTATIONS - 8. OTHER -

CONTACT DETAILS

MOBILE NUMBER: ALTERNATIVE NO.:
 POSTAL ADDRESS: E-MAIL ADDRESS:

CONTACT DETAILS OF SPOUSE (IF MARRIED)

MARITAL STATUS (TICK): SINGLE - MARRIED - WIDOWED - DIVORCED -
 NAME & SURNAME OF SPOUSE: PHONE NUMBER:
 OCCUPATION: MARRIAGE TYPE: COMMUNITY OF PROPERTY SWAZI CUSTOM

PHYSICAL LOCATION OF APPLICANT

REGION (TICK): HHOHHO - MANZINI - LUBOMBO - SHISELWENI - AREA/SIGODZI:
 CONSTITUENCY/INKHUNDLA: CHIEFDOM/UMPHAKATSI:
 RESIDENTIAL ADDRESS: CHIEF:
 INDVUNA:

INFORMATION ABOUT NEXT OF KIN

FIRST NAME: MIDDLENAME: SURNAME:
 RELATIONSHIP WITH APPLICANT: MOBILE NUMBER:
 ALTERNATIVE NUMBER:



BANKING INFORMATION

DO YOU HAVE AN ACCOUNT WITH A LOCAL BANK?(TICK) YES: NO: IF 'YES' WHICH BANK?
BRANCH CODE: ACCOUNT NUMBER:

EDUCATIONAL BACKGROUND

WHAT IS YOUR HIGHEST EDUCATION LEVEL? (TICK) PRIMARY EDUCATION: HIGH SCHOOL: TERTIARY EDUCATION/COLLEGE: OTHER:
HAVE YOU EVER ATTENDED ANY TRAINING ON BUSINESS MANAGEMENT/ENTREPRENEURSHIP? (TICK) YES: NO:
IF YES, PLEASE STATE THE NAME OF THE ORGANIZATION THAT PROVIDED THE TRAINING?

EMPLOYEMENT BACKGROUND (IF APPLICABLE)

NAME OF EMPLOYER: EMPLOYER ADDRESS:

BUSINESS EXPERIENCE

HAVE YOU PREVIOUSLY RUN A BUSINESS OF YOUR OWN? YES: NO: IF "YES" WHAT TYPE OF BUSINESS?
DOES THE BUSINESS STILL EXIST? YES: NO: IF "NOT", WHY DID IT STOP OPERATING?

PREVIOUS LOAN APPLICATION

HAVE YOU EVER ACQUIRED A LOAN FROM ANY FINANCIAL INSTITUTION? (TICK) YES: NO: IF YES, HAS IT BEEN FULLY REPAID? (TICK) YES: NO:
IF NOT, WHY WAS IT NOT GRANTED?
HAVE YOU PREVIOUSLY APPLIED FOR A LOAN(S) FROM YERF? (TICK) YES: NO: IF "YES", FOR WHAT TYPE OF BUSINESS:
PLEASE STATE THE FOLLOWING: YEAR: AMOUNT:
DO YOU HAVE AN OUTSTANDING LOAN WITH YERF? (TICK) YES: NO: IF "YES", ARE YOU STILL PAYING?(TICK) YES: NO: AMOUNT OWING:

BUSINESS AND PROJECT DETAILS

WHAT ARE YOU APPLYING AS? (TICK) SOLE TRADER: COMPANY: COOPERATIVE:
FULL NAME OF COMPANY/ COOPERATIVE (IF REGISTERED): NUMBER OF COMPANY DIRECTORS:
TRADING STYLE/NAME:
WHAT IS YOUR BUSINESS OPERATIONAL STATUS? (TICK) START-UP: OPERATING:
IF OPERATING, PLEASE ATTATCH BANK STATEMENT/FINANCIAL RECORDS FOR A PERIOD OF:
WHAT DOES YOUR BUSINESS PROVIDE? (TICK) PRODUCT(S): SERVICE(S):
WHICH SECTOR DOES YOUR BUSINESS OPERATE IN? AGRIBUSINESS - SERVICES - MANUFACTURING - CONSTRUCTION - HOSPITALITY -
RETAIL - OTHER - STATE THE TYPE OF BUSINESS E.G POULTRY



CURRENT / PROPOSED BUSINESS LOCATION

REGION: HHOHHO - MANZINI - LUBOMBO - SHISELWENI -

TOWN /CITY/CHIEFDOM: CONSTITUENCY/INKHUNDLA:

PHYSICAL LOCATION:

BUSINESS CONTACT DETAILS

POSTAL ADDRESS: BUSINESS E-MAIL ADDRESS:

MOBILE NUMBER: TELEPHONE NUMBER:

LOAN INFORMATION

WHAT IS THE PURPOSE OF THE LOAN? (TICK) BUSINESS EXPANSION: WORKING CAPITAL: OTHER (SPECIFY):

LOAN AMOUNT REQUESTED: E

PROPOSED LOAN REPAYMENT PERIOD: 6 – 12 MONTHS: 12 – 24 MONTHS: 24 – 36 MONTHS:

DECLARATION BY APPLICANT

I/WE CERTIFY THAT TO THE BEST OF MY /OUR KNOWLEDGE AND BELIEF THE PARTICULARS AND AMOUNTS SET OUT IN THIS APPLICATION AND ITS ATTACHMENTS ARE TRUE AND FAIR, THAT THE ASSETS ARE ALL MY/OUR ABSOLUTE PROPERTY THAT ALL CHARGES OVER THE ASSETS LISTED HAVE BEEN DECLARED AND THAT THERE IS NO LIEN, LAWSUIT OR CLAIM EXTANT OR PENDING AGAINST ME / US IN RESPECT OF ANY DEBTS DUE OR CLAIMED TO BE DUE. I /WE FURTHER AUTHORIZE THE FUND/ BANK TO MAKE SUCH ENQUIRIES REGARDING ME /US AND MY/OUR AFFAIRS AS IT MAY IN ITS SOLE DISCRETION DEEM FIT AND I/WE EXPRESSLY AGREE THAT NO CLAIM OR SUIT FOR DAMAGE FOR BREACH OF CONFIDENCE ARISING THEREOUT SHALL LIE AGAINST THE FUND /BANK OR ANY OF ITS OFFICERS.

I UNDERSTAND THAT COMPLETION OF THIS LOAN APPLICATION AND AFFORDABILITY ASSESSMENT DOES NOT IMPOSE A RESPONSIBILITY ON YOUTH ENTERPRISE REVOLVING FUND (YERF) TO GRANT ME/US CREDIT. I/WE UNDERSTAND THAT I/WE HAVE TO FULLY AND TRUTHFULLY ANSWER ANY REQUESTS FOR INFORMATION MADE BY YERF AS PART OF THE ASSESSMENT. I/WE FURTHER UNDERSTAND THAT MISREPRESENTATION OF FACTS WILL BE DEALT WITH IN TERMS OF THE LAW AND MAY ALSO LEAD TO REJECTION OF THE APPLICATION. I/WE CONFIRM THAT THE FOLLOWING ARE MY/OUR CLOSE RELATIVES WHO MAY BE CONTACTED BY YERF REGARDING MYSELF/OURSELVES AND MY/OUR CREDIT PROFILE, AND THEIR RESPONSES CAN BE RELIED UPON IN MAKING A DECISION WHETHER TO GRANT OR DECLINE THE LOAN REQUEST. SUCH CONTACT MAYBE TELEPHONICALLY, IN WRITTEN, EMAILS ETC. I/WE FURTHER AUTHORIZE YERF TO SEND SINGLE OR BULK SHORT MESSAGE SERVICES (SMSS) TO MYSELF/OURSELVES AND OR CLOSE RELATIVES ABOUT THE LOAN AND OR OTHER RELATED FINANCIAL SERVICES THAT YERF HAS AND OR MAY HAVE.

SIGNATURE OF APPLICANT DATE

WITNESS' SIGNATURE DATE



RECOMMENDATION AT UMPHAKATSI/ZONE LEVEL

IHEREBY ACKNOWLEDGE THAT THE APPLICANT.....
IS KNOWN TO THIS UMPHAKATSI /ZONE AND IS A RESIDENT UNDER THIS CONSTITUENCY. BASED ON THE APPLICANT'S KNOWN CONDUCT APPROVAL OF THE LOAN APPLICATION IS RECOMMENDED/NOT RECOMMENDED. (PLEASE CIRCLE ONE)

NAME & SURNAME: DESIGNATION..... DATE:

.....

UMPHAKATSI/ZONE OFFICIAL STAMP

RECOMMENDATION AT INKHUNDLA LEVEL

I HEREBY ACKNOWLEDGE THAT THE UMPHAKATSI/ZONE..... IS KNOWN TO THIS INKHUNDLA AND FALLS UNDER THIS CONSTITUENCY. I FURTHER CONFIRM THAT THE STAMP AND SIGNATURE OF THE UMPHAKATSI/ZONE ARE AUTHENTIC AND KNOWN TO THIS INKHUNDLA.

NAME & SURNAME: DESIGNATION..... DATE:

.....

INKHUNDLA OFFICIAL STAMP

REQUIREMENTS

SOLE TRADERS

1. YERF - MTN Khula Natsi completed & signed application Form
2. Certified copies of ID (Compulsory)
3. Business plan & 3-year cashflow projections (1st yr. in 12 months)
4. Land right/authorization to use land or infrastructure (Title deed, Lease agreement, Chief's Letter, Parent/ Guardian/Landowner Letter with certified ID copy)
5. 3 quotations for each input/service
6. CV for project manager
7. 3 market contract /letters of intent

COMPANIES

1. YERF – MTN Khula Natsi completed & signed application form
2. Directors application forms (filled in by company directors)
3. Certified copies of IDs (Compulsory)
4. Business plan & 3-year cashflow projections (1st yr. in 12 months)
5. Lease agreement /Title deed/authorization to use land or infrastructure.
6. 3 quotations for each input /service
7. Proof of technical expertise (CV)
8. 3 market contracts/letters of intent
9. Resolution to borrow the loan (in company letterhead, all directors sign)
10. Certified copy of Form J & C
11. Certified copy of Certificate of incorporation
12. Certified copy of Memorandum of Articles and Association

COOPERATIVES

1. YERF – MTN Khula Natsi completed & signed application Form
2. Certified copies of ID (Compulsory)
3. Certified copy of Certificate of Incorporation/Registration Certificate
4. Certified copy of Form J/List of Certified copy of Memorandum & Articles of Association/Bylaws
5. Resolution to borrow (Co-op Letterhead & signed by Committee members)
6. Authority to borrow (Commissioner of Cooperatives)
7. Authority to use space/land (Title deed, Lease agreement, Chief's Letter, Parent/Guardian/Landowner Letter with certified ID copy)
8. Business proposal + 3yr cashflows
9. 3 market contract /Letters of Intent
10. Trading license/equivalent
11. 3 quotations of each input/service
12. Brief CV for project manager
13. Authority to use resources (Water form right/Mining right, etc.,)

MTN-YERF KHULA NATSI APPLICATION GUIDE

1. Age Limit – 18 to 35 Years
2. Qualifying Applicants - Operating Individuals and Businesses Only
3. Loan Limits - E5,000.00 Up to E30,000.00
4. Loan Repayment Period - 12 to 24 Months (2 years)