**CEEC CONCEPT NOTE**

**APPLICATION FORM**

**FOR TRADE FINANCE LOAN**

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| Project Identification Number  |  |

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| Type of Project (e.g. Invoice discounting or Purchase Order Financing |
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| **THE LOAN**  |
| Indicate the loan amount applied for  | **ZMW** |
| Your Proposed Loan Repayment Period (Months) |  |

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| --- | --- |
| **Date of Application** |  |

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| **1.0 APPLICANT INFORMATION**  |  |
| **1.1 Name of Business (MSME) or Cooperative Applying** |  |
| * 1. Legal Form of Applicant (e.g. Limited Company, Cooperative, etc.) Attach copy of certificate
 |  |
| * 1. Business/ Cooperative Registration Number
 |  |
| * 1. Social Distribution (majority composition of business) (please tick where applicable)
 | Youth-Female  | Youth- Male  | Persons with Disability  | Women  | Men  |
|  |  |  |  |  |
| * 1. ZRA Tax Payer Identification Number (TPIN)
 |  |
| * 1. Province
 |  |  | Village and Name of Headman/Induna |  |
| * 1. District
 |  |  | Street Address & Plot No. |  |
| * 1. Ward
 |  |  | Contact Number(s) for Applicant |  |

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| **1.2 Shareholders of the Business/ (For Cooperatives, attach list of paid up members):** |
| **No.** | **Full Names** | **Nationality** | **NRC/ Passport No. (provide copy of ID)**  | **% share holding****where applicable**  | **Position in the Business** |
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| **1.3 Authorized Representatives (Provide two Names)** |
| **1. Name of Contact Person** |
| Position in the Business |  |
| Contact Number(s) | Cell:  | Telephone: |
| Email |  |
| Physical Address ( Residential Address) |  |
| **2. Name of Contact Person** |
| Position in the Business |  |
| Contact Number(s) | Cell:  | Telephone: |
| Email |  |
| Physical Address (Residential Address) |  |

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| **1.4 Previous CEEC Funding** |  |
| Is Applicant or any of its shareholders already a beneficiary of CEEC? | Yes No |
| If Yes give details: |  |

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| **2.0 BUSINESS & MARKET INFORMATION**  |
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| 1. Date business was formally established:
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| 1. Economic sector of business:
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| 1. State business product/service
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1. Briefly describe the nature of business and its operations.

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| 1. Is the business currently operational?
 | Yes |  |  | No |  |

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| 1. If business is not currently operational, state reasons for this:
 |  |

1. What challenges does your current business face? (e.g., meeting the demand, working capital, skills, technological, etc.) Please provide brief explanation.

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1. Which market are you currently servicing? Include market location where applicable.

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1. Who will be your major competitors, and why do you think you will survive the competition?

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1. State the locational advantage for your business.

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| **3.0 FINANCIAL INFORMATION**   |
| How much are the monthly sales of the business? | **ZMW**  |
| How much do you spend per month on your business? | **ZMW**  |
| How much did you spend to start your business? i.e. Capital | **ZMW**  |
| How much will be your sales per month after the loan? | **ZMW** |

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| **4.0 PROPOSED MANAGEMENT TEAM** |
| *[Applicant to indicate names, positions, qualifications and relevant experience of key members of the management team that will implement and run the proposed business]*  |
| **No.** | **Full Name** | **Management Position** | **Management Qualification and Experience** |
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| **5.0 BUSINESS IMPACT** **What will be the Business Impact?** In not more than a sentence on each, please indicate the positive impact this business will have on the following:  |
| 1. Benefit to **customers**
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| 1. Benefit to **suppliers**
 |  |
| 1. Revenue Generation
 | **Before CEEC Funding** | **ZMW** |
| **After CEEC Funding** | **ZMW** |

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| 1. Number of Workers
 |  | **Women** | **Men** | **Youth (Male)** | **Youth (Female)** | **Total** |
| **Before CEEC Funding**  |  |  |  |  |  |
| **After CEEC Funding** |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | **Before CEEC Funding**  | **After CEEC Funding** |
| 1. Market Penetration (Market Share %)
 |  |  |
| 1. Access to export markets i.e. value of exports (ZMW)
 |  |  |
| 1. Social contribution i.e. business benefit to the community
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| **6.0 THE COLLATERAL**  |
| Please note, this is a secured facility and, therefore, collateral is a strict requirement (e.g., movable and immovable assets/ landed property (100% title deed cover plus, valid valuation report), accounts receivable, warehouse receipt system, stock monitoring agreement, collateral management agreement (tripartite agreements).The loan amount is between **K50, 000** and **K2, 000,000** at **12%** interest rate and maximum loan tenure is 12 months. |
| **Please list the type of collateral you are pledging against the loan facility**  | **Estimated Value of Collateral (in Kwacha)** |
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| **Signature** |  | **Date** |  |

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| **7.0 CHECKLIST ( Please check and tick all the necessary documents that must be submitted)**  |
| For Purchase Order Finance (Attach verified Purchase Order) |  |
| For Invoice discounting (Attach the verified invoice and delivery note) |  |
| For immovable assets/ landed property (Attach 100% title deed cover plus, valid valuation report) |  |
| For Limited Company and Cooperative ( Attach valid copy of certificate) |  |
| For Cooperatives ( Attach valid list of paid up members)  |  |
| For Limited Company ( Attach copies of NRC for Shareholders) |  |
| For Cooperatives ( Attach copies of NRC for Chairperson, Vice Chairperson, Secretary and Treasurer and Two Committee Members) |  |