



# ZIMELE TRADERS APPLICATION FORM

WWW.ITHALA.CO.ZA



## CONDITIONS OF ACCEPTANCE

This application is accepted for consideration by ITHALA subject to the following terms and conditions.

1. Acceptance of this application by ITHALA in no way implies that a loan in terms of this application will be granted.
2. This application is subject to approval, which is made at the sole discretion of ITHALA in terms of its lending criteria.
3. Notwithstanding the approval of a loan, certain loan conditions may still need to be met prior to funds being advanced.
4. The applicant shall sign such documents and agreements as ITHALA shall require, which documents shall be cancelled if this application is declined.
5. An initiation fee may be payable on signing of the business loan agreement in accordance with the National Credit Act.
6. Should an own contribution in cash be required prior to the approval of this application, such own contribution will be invested by ITHALA in an interest bearing account, for the benefit of the applicant. The interest shall be that as paid by Ithala SOC Ltd on its Savings Accounts from time to time.
7. Where a valuation on fixed property is required, a non-refundable fee as specified by Ithala (where Ithala undertake to value or have the property valued), may be payable prior to the valuation being conducted.
8. ITHALA is entitled to make whatever enquiries it feels necessary, including credit bureau to assess your application for a loan. If a loan is approved, ITHALA is further entitled to register details regarding the conduct of your account with credit bureaus.

Customer Service: 031 907 8610 | Email: [complaints@ithala.co.za](mailto:complaints@ithala.co.za) | Tip-off hotline: 0800 33 36 63

<b>CONTACT US:</b>	<b>POSTAL ADDRESS</b>	<b>ITHALA HEAD OFFICE</b>	<b>REGIONAL OFFICES</b>
<b>PHYSICAL ADDRESS</b>	PO. Box 2801	Tel: (031) 907 8911	Durban : (031) 372 1200
29 Canal Quay Road	DURBAN	Fax: (031) 907 5606	Pietermaritzburg: (033) 345 8351
Point WaterFront	4000		Richards Bay: (035) 789 9682
Durban			

## 1. LOAN REQUIREMENTS

1.1 Tick relevant type and complete amount requested

- Grant Funding R: .....
- Working Capital R : .....

1.2. Reason for which finance is required?: .....

**2. BUSINESS INFORMATION - TICK TYPE OF BUSINESS INFORMATION**

- 2.1  Individual / Sole Proprietor                       Close Corporation                       Company  
 Partnership     Co-Operative                                       Trust  
 Other     If Other Specify: .....
- 2.2  New Business:                                       Existing Business  
 Nature of Business: .....
- 2.3  Language Preference                               English                                       Zulu  
 2.4  Method Of Contact                               Phone                                       Email                                       Letter

**3 APPLICANTS BUSINESS PARTICULARS**

- Business Entity Name : .....
- Trading Name : .....
- Id/Co/Cc/Tt/ Registration No : .....
- Physical Business Address : .....
- Business Postal Address : .....
- Postal Code: .....
- Telephone : .....
- Email Address : .....
- Fax : .....
- Mobile Number : .....
- Bankers : ..... Telephone No.: .....
- Auditors : ..... Telephone No.: .....
- Existing/Past Ithala : ..... Type: .....
- Accounts: Acc. No : ..... Telephone No.: .....
- Tax Number : .....
- Vat Number : .....
- G.PS CO-Ordinates : .....
- BEE Status : .....
- Subsidiaries & Associated : .....
- Companies : .....
- Name : .....
- Relationship : .....

Has any director shareholder / member been declared insolvent or have any recorded default/ judgement? If yes, provide details, arrangements and/or date of rehabilitation. YES / NO

.....

.....

.....

Note : This declaration is to be completed for the applicant entity and any person or entity providing surety for the loan

Applicants Name: .....

Financial Details Of: ..... Capacity: .....

Statement Of Assets And Liabilities As At: ..... Signature: .....

**NON CURRENT ASSETS**

Fixed Property - Description Of Asset	Date of Purchase	Price Paid R	Current Value

## VEHICLE, MACHINERY AND EQUIPMENT

Description of Assets	Cost	Dep. Book Value	Market Value

## OTHER

Description of Assets	Cost	Dep. Book Value	Market Value
Computers			
Office Equipment			
Breeding Livestock			
Other			

## INVESTMENTS/INSURANCE POLICIES

Description	Date Acquired	Monthly Premium	Surrender Value

## CURRENT ASSETS

			Current Value
Stock			
Debtors			
Cash (including positive bank balance)			

A	Total Assets	R
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## LONG TERM LIABILITIES

Description	Institution	Original Amount	Rem. Term	Int.rate	Instalment	Current Balance

## INSTALMENT AND LEASE TRANSACTIONS

Description	Institution	Original Amount	Rem Term	Int.rate	Instalment	Current Balance

## OTHER LOANS

Description	Institution	Original Amount	Rem Term	Int.rate	Instalment	Current Balance

## CURRENT LIABILITIES

		Current Balance
Bank Overdraft		
Tax Owed		
Creditors		
Other		

<b>B</b>	Total Liabilities	R
<b>C</b>	Net Asset Value (A-B)	R

## COPIES OF DOCUMENTS REQUIRED TO ACCOMPANY THE APPLICATION

Document	Sole Props & Partnerships	Close Corporations		Companies		Trust			OTHER LEGAL ENTITIES
		Cc	Members	Co	Directors	Trust	Trustees	Founders	
ID's of owners, member, directors	✓		✓		✓		✓	✓	
Authorised representative									✓
Marriage certificate of above	✓		✓		✓		✓	✓	
Founding Statements		✓							
Certificate to Commence Business				✓					
Memo & Articles of Association				✓					
Deed of Trust						✓			
Authorisation to act as Trustees						✓			
Constitution				✓		✓			✓
Tax clearance	✓	✓		✓		✓		✓	✓
Proof of physical address (Business and Individuals)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Proof of telephone number	✓	✓	✓	✓	✓	✓	✓	✓	✓
Proof of cell phone number	✓	✓	✓	✓	✓		✓	✓	✓
Notice of Reg. office physical address				✓					
Notice of Reg. office postal address				✓					
Details of Assets and Liabilities	✓	✓	✓	✓	✓	✓	✓	✓	✓
Curriculum Vitae of key individuals	✓		✓		✓		✓	✓	✓

## OTHER DOCUMENTS REQUIRED (tick those required) COPIES OF:

Last 2 years annual statement		Disclosure document of franchise	
Latest management accounts		Financial statements of franchisor	
Last 6 months bank statements		Buy back agreement	
Business plan of the venture		Contracts / Orders	
Sale agreements		Life assurance policy to be ceded	
Lease agreements		Existing comprehensive insurance policies	
Quotes for goods to be financed		Cashflow of contracts	
Title deeds of property to be financed		Certificate of registration of business vehicles	
Proof of collateral to be provided		Schedule of completed contracts and references	
Franchise agreement			

## PERSONAL INCOME AND EXPENDITURE OF SURERITIES/ MEMBERS/SHAREHOLDERS

Name of applicant: ..... Date: ...../...../.....

## Monthly Income

	R
Salary	
Salary of Spouse	
Commissions	
Investments	
Other	
<b>Total Income</b>	

## Monthly Expenditure

	R
Taxation (PAYE)	
Medical Aid	
Bond Repayments	
Hire Purchase Agreements	
Lease Agreements	
Credit Card Accounts	
Insurance Premiums	
Loan Repayments	
Electricity and Water	
School fees	
Rates & Taxes	
Transport	
Groceries	
Clothing	
Telephone	
Other	
<b>Total Expenditure</b>	
<b>Surplus Available</b>	



1. Are you or your spouse (if married in community of property) currently under debt review? 

YES	NO
-----	----
2. Are you or your spouse (if married in community of property) currently insolvent or ever been declared insolvent? 

YES	NO
-----	----

If Yes, date rehabilitated.

Y	Y	Y	Y	M	M	D	D
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I/We hereby declare that this is a full true and correct statement of my/our financial position.

Dated: ..... at..... on the ..... day.  
of ..... (Month) 20 ..... Signature of applicant: .....

#### 4. PARTICULARS OF INDIVIDUALS

To be obtained for all sole proprietors, all partners, all members of C.C's all shareholders holding more than 25% shares, all persons providing personal deeds of suretyship, each beneficiary of a trust, each trustee, the founder of the trust, any body representing the applicant and the chief executive

Surname: ..... First Name: .....

Type Of Identity: ..... Gender Code:.....

I.d. Number: ..... Date Of Birth: .....

Marital Status: ..... How Married: .....

Residential Address: .....  
..... Postal Code: .....

Postal Address: .....  
..... Postal Code: .....

E-Mail Address: .....

Home Telephone No: ..... Code: Cellular: .....

Relationship To Business: ..... Percentage Interest: .....

Surname: ..... First Name: .....

Type Of Identity: ..... Gender Code: .....

I.d. Number: ..... Date Of Birth: .....

Marital Status: ..... How Married: .....

Residential Address: .....  
..... Postal Code: .....

Postal Address: .....  
 ..... Postal Code: .....  
 E-Mail Address: .....  
 Home Telephone No: ..... Code: ..... Cellular: .....  
 Relationship To Business: ..... Percentage Interest: .....  
 Surname: ..... First Name: .....  
 Type Of Identity: ..... Gender Code: .....  
 I.d. Number: ..... Date Of Birth: .....  
 Marital Status: ..... How Married: .....  
 Residential Address: .....

..... Postal Code: .....  
 Postal Address: .....  
 ..... Postal Code: .....  
 E-Mail Address: .....  
 Home Telephone No: ..... Code: ..... Cellular: .....  
 Relationship To Business: ..... Percentage Interest: .....

**PARTICULARS OF COMPANIES, CC OR TRUSTS PROVIDING SURETY**

Name ..... Trading Name: .....  
 .....  
 Reg. Number: .....  
 Physical Address: .....  
 .....  
 Registered Office Postal Address: .....  
 Registered Office Physical Address: .....  
 ..... Postal Code: .....  
 Postal Address: .....  
 ..... Postal Code: .....  
 E-Mail Address: .....  
 Telephone No. .... Code: ..... Cellular: .....

**5. ITEMS TO BE FINANCED (include values)**

Description: .....  
 .....  
 .....  
 .....  
 .....

**VALUE**

R .....  
 R .....  
 R .....  
 R .....  
 R .....

(N.B. For plant and machinery loans provide as much details as possible about the transaction including specifications, quotations, etc.)

**6. SECURITY OFFERED**

Description: .....  
 .....  
 .....  
 .....  
 .....

**VALUE**

R .....  
 R .....  
 R .....  
 R .....  
 R .....

**7. ASSETS TO BE INVESTED / OWN CONTRIBUTION**

Cash: .....  
 Moveables: .....  
 Stock: .....  
 Other: .....

**8. MARKETING INTELLIGENCE**

8.1 How did you hear about Ithala?

- Newspaper: ..... Name of Newspaper: .....
- Radio: ..... Name of Radio Station: .....
- Magazine: ..... Name of Magazine: .....
- Personal Contact: ..... Name of Person: .....
- Property Broker: ..... Name of Company/Person: .....
- Other: ..... How: .....

8.2 From time to time we would like to send you information about our other products or services which we believe may be of interest to you. If you would like to receive this information tick the relevant box below. Please send me this information

by:  Fax: .....  SMS: .....  Email: .....

**9. DECLARATION**

I, (full name) ..... confirm the accuracy of the particulars herein given and agree that they form the basis upon which the application is to be considered and that any discrepancy subsequently discovered may result in the withdrawal of any loan facilities that may be offered.

Date: ..... Signed: .....

For And On Behalf: ..... (Name Of Applicant Co.)

Signature: .....