

**THE KZN GROWTH FUND TRUST
REQUEST FOR FUNDING**
APPLICANT INFORMATION
APPLICANT

Registration Number:

Full Particulars of all Representatives acting on behalf of the Applicant in making this application:

Name:

ID Number:

Email:

Fax:

Tel:

Cell:

Position/Role in relation to the Applicant:

Name:

ID Number:

Email:

Fax:

Tel:

Cell:

Position/Role in relation to the Applicant:

APPLICANTS BUSINESS DETAILS

Physical Address:

Province:

City/Town:

Code:

Country:

Web Address:

HOW DID YOU HEAR ABOUT US?

Search Engine: specify..

Word of Mouth: where/whom?

Referral: whom?

Advertising: where?

At an Event: where?

Other: specify..

PROJECT INFORMATION

Project Name:

Location:

Registration Number:

Estimated Start date of the Project:

Estimated Project Completion Date:

Brief Description of the Project:

PROJECT SECTOR
CORE SECTORS
 Tourism

 Health and Education Infrastructure

 Power and Energy

 Telecommunications

 Transport and Logistics

 Mining and Mineral Beneficiation

<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Agro-Processing
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Other * (please specify)

Must promote the objectives of the Fund and satisfy the Investment Policy of the Fund

DIRECTORS/TRUSTEES

Name and Surname	Role of Applicant	Id Number	Politically Exposed Person*
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

SHAREHOLDERS/BENEFICIARIES/MEMBERS

Company name or Name and Surname	Registration number/ID Number	% Partnership	Politically Exposed Person*
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

RELEVANT MANAGEMENT EXPERIENCE

Senior Management Composition

Name	Role	Gender	Nationality	Ethnicity	Disabled	Politically Exposed Person*	Youth (under 35)
						<input type="checkbox"/> YES <input type="checkbox"/> NO	
						<input type="checkbox"/> YES <input type="checkbox"/> NO	
						<input type="checkbox"/> YES <input type="checkbox"/> NO	
						<input type="checkbox"/> YES <input type="checkbox"/> NO	
						<input type="checkbox"/> YES <input type="checkbox"/> NO	
						<input type="checkbox"/> YES <input type="checkbox"/> NO	
						<input type="checkbox"/> YES <input type="checkbox"/> NO	

Please tick either YES/NO and elaborate (If yes state number of years)

Relevant Management Experience: YES NO

Elaborate:

Loan Type: <i>Type of Funding Requested</i>		
<input type="checkbox"/> Senior Debt	<input type="checkbox"/> Equity Funding	
<input type="checkbox"/> Mezzanine Debt		
Equity Funding through:		
<input type="checkbox"/> Shareholder loans ZAR _____	<input type="checkbox"/> Ordinary/Preferential Shares ZAR _____	<input type="checkbox"/> Debentures ZAR _____
Have you been awarded any grants for the project? <input type="checkbox"/> YES <input type="checkbox"/> NO		
If yes, what grants have your received and what was the amount:		
Name of Auditors:		
Current facilities with other financial institutions:		
Institution	Facility amount	Security supplied
Current Shareholder Loans:		
Shareholder	Amount	
PARTNERSHIPS AND AGREEMENTS		
Will or has this Project leveraged off any contributing or future contributing partnerships? Please name them and provide a 1 liner in this regard.		
Provide a list of all agreements/contracts entered into relating to the Project (MOU's, supply contracts,...)		
ADDITIONAL INFORMATION REQUIRED		
<input type="checkbox"/> <i>To be submitted with the application form.</i>		
<input type="checkbox"/> Application Letter		
<input type="checkbox"/> Business Plan (<i>Min information as outlined</i>)		
<input type="checkbox"/> Certified copies of the applicants and any other entity shareholder documents of incorporation and registration certificate/s		

Certified ID copies of Shareholders, Directors, CEO and person representing the company

Certified recent Tax Clearance Certificate

B-BBEE certificate or letter from external auditor or registered accounting officer verifying the percentage of black ownership

Details of your auditors and bankers, including contact person and telephone number

Copy of Environmental Impact Assessment approval or waiver thereof (if applicable)

Copy of relevant pre-construction permits or application thereof (if available)

PERSONAL INFORMATION COLLECTION NOTICE AND CONSENT FORM

Please be advised that by completing this form the Applicant and all entities and or individuals referred to herein acknowledge that their personal information (hereinafter referred to collectively as “your personal information”) will be required to be disclosed and processed by the KGFT and or its duly authorised 3rd party – referred to as ‘Responsible Party’ and or ‘Data Processor’ to enable it to conduct all necessary background checks required in accordance with SA’s Anti-Money Laundering Legislation and the KGFT’s internal processes in-order to assess your creditworthiness, conduct criminal checks, investigate prior convictions and judgements, validate all educational certification and employment history, interrogate any other information provided in support of this application.

In this regard, please note the following in accordance with the Protection of Personal Information Act 4 of 2013, as amended from time to time:

- The processing of your personal information complies with obligations imposed by law.
- Your personal information shall not be retained any longer than is necessary for achieving the purpose for which the information was collected and all records of your personal information shall be deleted within 45 days as same is no longer required.
- The integrity of all personal information in the KGFT’s possession or its authorised Responsible Party and or Data Processor under its control is protected by taking appropriate, reasonable technical and organisational measures to prevent loss, damage, unauthorised destruction, unlawful access to or processing of personal information.
- You have the right to access and rectify the information collected, including information about the identity of all 3rd parties who have access to the information.

The Applicant and all entities and or individuals represented in this application expressly agrees and warrants that:

- 1) The below mentioned signatory/ies are duly authorised on their behalf and has the consent of all entities and or individuals referred to in this application to provide the personal information to the KGFT for the purposes set out above.
- 2) All information provided in this document and all auxiliary documentation including but not limited to the Business Plan is true, accurate and complete.

FULL NAME AND ID	FOR AND BEHALF OF	SIGNATURE	DATE

APPLICATION PROCEDURE

Applicants are welcome to discuss their proposed project or expansion with KGFT before preparing a formal application. During the discussion, the key elements of the proposed project or expansion scheme will be reviewed and the applicant advised on whether the parameters of the proposal are consistent with the KGFT criteria.

Procedure after receipt of an application

The preliminary assessment phase of your application is to establish whether the KGFT norms regarding economic merit, financial structure, KGFT exposure, etc are met. During this phase, you will be contacted should any important aspects of your application require classification.

An application for finance should contain adequate information to enable the KGFT to complete its preliminary assessment.

ADDITIONAL INFORMATION BUSINESS PLAN GUIDELINES

Disclaimer

The Business Plan Guideline is designed to provide promoters with a basic description of the scope and depth of information expected in a business plan. This is not style or format template, but rather a checklist to ensure all key information is covered.

NB: Not all is relevant to all projects. Please provide the information where applicable.

1. Details of FICA requirements

- Certified Incorporation Documentation of your company.
- Certified ID copies of shareholders/owners, CEO and person representing the company.
- Proof of the residential addresses of shareholders/owners.
- In the event that the shareholder is another entity, not a natural person, certified copies of its' incorporation documentation is required.
- Certified recent Tax Clearance Certificates of your company. **Note:** Any default or judgement (including the nature and payment details) should be disclosed to the KGFT at your earliest convenience.
- Details of your auditors and bankers, including contact person and telephone number.

2. General Information

- Name of undertaking.
- Postal address.
- Physical address.
- Name of contact person.
- Telephone number.
- Fax number.
- Cellular number.



- Email address.
- Website of company.
- Name of CEO/Managing Director/Managing Member.
- Names of directors/members.
- Details of owners and their respective shareholding percentages.
- Organisational chart with responsibilities.
- Details of group structure and ultimate holding company (if applicable).
- Brief summary of the history of the business (including company brochure if available).
- Shareholder's agreements.
- Owners would include shareholders, members or partners, whichever is applicable.

3. Current business information

- What are the company's current activities?
- Comprehensive list of current products or services offered. If too many, broken down into sensible product categories.
- Social responsibilities (Section 14).

4. Description of project or expansion plan

- Describe the intended project or expansion.
- List the proposed products (services) that will be manufactured (offered).
- List the raw materials which you require for your product as well as the suppliers.
- What will the expenditure on the intended project be in respect of:
 - Plant and equipment;
 - Factory building;
 - Working capital;
 - Other (details); and
 - Total
- Funding required from the KGFT. Indicate the amount of KGFT funding to be used for:
 - Plant and equipment;
 - Factory building;
 - Working capital;
 - Other (details); and
 - Total
- What contribution can the owners make to the project/expansion?
 - Cash;
 - Plant and equipment (Rand value);
 - Factory (Rand value);
 - Other equipment/assets (Rand value).

5. Details of key management personnel

Supply the CVs of the key members of management, such as:

- CEO/MD;
- Financial Manager;
- Technical/Production Manager; and
- Marketing Manager.

6. Possible additional significant information

These examples are not necessarily exhaustive and should be expanded as deemed appropriate.



- **Eg Tourism**
 - Operating contracts.
 - Reservation agreements.
 - Concession agreements.
 - Traversing right agreements.

7. **Marketing Information**

- The sales budget requires considerable attention, since it largely determines the level of activity and the associated costs within a company.
- General description of the market including segmentation, ie that segment of the market (local as well as international) in which the company competes and wishes to compete.
- Estimated size and future growth of the market into which the company's products are going to be sold. In the case of a manufacturer, this information should be supplied in Rand values and volumes, if possible.
- Identify any macroeconomic factors, such as economic and demographic trends, legislation and technological developments which may affect the future market.
- Market supply.
 - List the main competitors in the export (if applicable) and local markets.
 - Estimate market shares, including your own, or at least give an indication of the relevant strengths of the different competitors. This information to be given by product or product category, if possible.
- Client information
 - Broad description of current and future customer profile, ie approximately how many customers and the general spread of your sales amongst them.
 - List your major current and anticipated customers and your % sales to each. Manufacturers should include volumes sold to these customers, if possible. Give the contact details of those who may be contacted, with your permission, during the due diligence.
 - Description of current or future off-take agreements and copies of these, if available.
- Product information
 - Comprehensive list of future products or services to be offered, if too many, broken down into sensible product categories. This to be done in conjunction with the existing products list required under Current Business information.
 - What % of total current and future annual sales is represented by each of these products/product categories?
 - Product differentiation, ie what are the unique features of your product/service?
 - Substitute products, both those which may be on the market already and those which might come to market in future.
 - Detail any Trademarks that the company may have.
 - Detail royalties which may be applicable to some products.
- Marketing plan
 - Marketing objectives, ie where does the company want to go to in terms of revenue, market share or market coverage?
 - Marketing strategy. What does the company plan to do to achieve its objectives? Consider (uniqueness), service policy, advertising, distribution policy and strategic alliances.
- Unique offering. What does the company consider as the important factors which determine whether or not a customer will support a specific supplier, for example price, quality, availability, service, relationships, technology, etc? What will the company offer in terms of these factors to enable it to compete successfully in its target markets?



- Revenue budget. Complete a revenue budget for the company using the following table as a guideline:

	Audited Y2	Audited Y1	Actual Y0	Budget Y1	Budget Y2	Budget Y3
PRODUCT 1						
Sales/Income (Value)						
Sales (Volume)						
PRODUCT 2						
Sales/Income (Value)						
Sales (Volume)						
TOTAL LOCAL SALES/INCOME (Value)						
EXPORTS						
Sales/Income (Value)						
Sales (Volume)						
TOTAL SALES/INCOME (Value)						
Inflation factor (%)						

- **The budgeted sales for years 1 to 3 should include inflation as per the expected inflation factor:**
- The sales budget should be motivated with information such as:
 - Expected market growth.
 - Expected market share.
 - Price levels.
 - Expected customer profile and take-off indications/orders from these customers.
 - Expected capacity utilisation and constraints.
 - Expected occupancy levels.
- Marketing and selling expenses budget. This budget should cover the same period as the revenue budget and should relate to that budget in any particular year. It should include expenses such as advertising and promotion, bad debts, commissions, discounts, entertainment, travel, rebates, royalties, samples and R&D.

8. **Technical Information**

- Describe the current and/or proposed manufacturing process or services offering. A flow diagram will be a welcome annexure.
- Provide details of existing and additional buildings, plant, equipment and vehicles and a capital cost estimate of additional facilities and machinery required. This must be based on tenders, quotations and/or information provided by relevant industry experts/professionals. The phasing-in program applicable to the aforementioned for the proposed development is required. With regard to additional plant, equipment and vehicles, differentiate between new, refurbished or used and whether imported (country of origin) or locally sourced.
- If buildings are revalued, the revaluation must be done by a professionally qualified valuator. The reasonableness of this revaluation will be assessed by KGF. Revaluation of plant and equipment will not be considered.
- Applicable regulatory requirements such as property zoning, licences required (eg liquor, mining) building plan approvals and Environmental Impact Assessments should be indicated. Details of approvals already obtained and/or still outstanding are to be included.

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- The position regarding Intellectual Property, patents and royalties should be addressed. Provide details of any new technology being employed.
 - List the raw materials required for the present operation and/or new development, highlighting whether they are sourced locally or imported (country of origin).
 - Indicate whether sub-contractors will be employed.
 - Provide the head count of the present employment complement and the number of additional jobs to be created, differentiating between waged/salaried, skilled/unskilled and permanent/temporary staff and seasonal workers. Indicate where such jobs will benefit **HDPs**. Training aspects should be addressed.
 - Provide details of environmental issues such as ground, atmospheric, water and/or noise pollution relevant to the operation and how they will be addressed.
 - Include a recent copy of the Employment Equity Report (EEA 2), as submitted to the Department of Labour.

9. Financial information to be provided

Kindly note that historical, interim and projected financial statements must be submitted for KGF to proceed with the evaluation process.

- Annual financial statements (audited or actual) of the applicant for the preceding two years.
- Latest management or interim accounts (balance sheet & income statement) not older than 3 months, signed by an appropriately authorised person.
- If the applicant forms part of a group, consolidated audited financial statements of the holding company for the preceding two years and its latest management or interim accounts must be supplied.
- Budgeted balance sheets and income statements for the current financial year and the next three years should be provided and should include the project or proposed expansions for which finance is required.

NOTE: The attached proforma “Summarised Income Statement”, “Summarised Balance Sheet” and “Summarised Cash Flow Statement” should preferably be used for your financial projections: however, computerised budgets containing all the required information are also acceptable. In the case of projects (such as mining, agriculture or infrastructure) appropriate budget periods may extend to 10 years or longer.



10. Summarised Balance Sheet

Please attach annual financial statements and management/interim accounts.

Name of Business: _____

Year-ending..... R'000	Annual/ audited 20.....	Annual/ audited 20.....	Interim to for current year	Budget: current year 20.....	Projected 20.....	Projected 20.....	Projected 20.....
Land and buildings							
Plant, machinery, equipment							
Other (including vehicles)							
Less: Accumulated depreciation							
NET FIXED ASSETS							
INVESTMENTS							
Stock							
Debtors							
Cash in bank							
Other							
CURRENT ASSETS							
TOTAL ASSETS							
FINANCED BY							
Creditors							
Bank overdraft							
Receiver of Revenue							
Other							
CURRENT LIABILITIES							
KGF							
Other loans							
LONG-TERM LIABILITIES							
Share capital							
Non-distributable reserves							
Shareholder's loans							
Deferred tax							
Retained earnings (loss)							
SHAREHOLDERS' FUNDS							
TOTAL FUNDS							
Ratios ¹							
Shareholders' funds/Total funds (%)							
KGFT Shareholders' funds (%)							

¹ Refer to Section 13 for the formulae to calculate ratios.



11. Summarised Income Statement

Please attach annual financial statements and management/interim accounts.

Name of Business: _____

Year-ending..... R'000	Annual/ audited 20.....	Annual/ audited 20.....	Interim to for current year	Budget: current year 20.....	Projected 20.....	Projected 20.....	Projected 20.....
Turnover/Income							
Less: Raw materials/Cost of sales if service industry							
CONTRIBUTION							
Salaries & wages							
Production costs							
Administration costs							
Selling costs							
Depreciation							
LESS: TOTAL OVERHEADS							
PROFIT BEFORE INTEREST							
Plus: Incentives							
Less: Interest							
Less: Tax							
Plus/Minus: Extraordinary items							
PROFIT AFTER TAX							
Less: Dividends							
RETAINED EARNINGS (LOSS)							
Plus: Retained earnings (loss) brought forward from previous period							
RETAINED EARNINGS (LOSS) AT END OF PERIOD (CARRIED FORWARD TO BALANCE SHEET)							
Budgeted price increase pa (%)							
Return on assets pa (%) ¹							

¹ Refer to Section 13 for the formulae to calculate ratios.



12. Summarised Cash Flow Statement

Name of Business: _____

	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Year 1	Total Year 2	Total Year 3
Cash outflows							
Material							
Admin							
General operating cost							
Vehicle expenses							
Salaries							
Tax							
Interest							
Net cash outflow from operations							
Investment transactions							
Increases (decreases)							
Fixed assets							
Vehicles							
Equipment							
License fees							
Net cash for investments							
Financing transactions							
Increases (decreases)							
KGFT Finance Shareholders' loan							
Capital repayments to KGFT							
Deferred payments							
Creditors							
Other							
Net cash from financing							
TOTAL CASH INFLOWS							
Net increase/(decrease) in cash flow							
Bank balance at beginning of month							
Bank balance at end of month							



13. Guidelines for the preparation of the summarised balance sheets, income statements and ratios

A. General

- If the applicant already has a budgeting format which will easily provide all the information required by the KGFT, it is not necessary to reformat the budgets.
- The projected balance sheets should only reflect the current business and the expansion or project dealt with in the application. It should exclude any further expansions that might be envisaged in later years.
- Although only an annual budget is required, applicants will probably derive benefit from preparing monthly budgets for at least the first year.
- Where a group consists of more than one trading entity with substantially the same shareholders and where the business operations are linked, or if the entities could provide each other with financing assistance, a consolidated budget should be prepared.

Please note that cash flow statements will not substitute for the budgeted balance sheets and income statements.

This guideline follows the lay-out of the summarised balance sheet line by line.

B. Balancing the balance sheet

The "TOTAL ASSETS" AND "TOTAL FUNDS" lines on the balance sheet must agree. In preparing the budgets, first complete all the lines except "Cash in bank" and "Bank overdraft". These last two items are then used to balance the balance sheet. If "TOTAL FUNDS" exceeds "TOTAL ASSETS", the difference is reflected by a "cash in bank" amount, conversely, if "TOTAL ASSETS" exceeds "TOTAL FUNDS", the difference is reflected by a "bank overdraft" amount.

C. Fixed assets

- The values of "Land and buildings", and "Plant, machinery, equipment" and "other" (including vehicles), are carried forward from previous years at cost, or at valuation if a revaluation has been completed. A motivation for any revaluation should be submitted and the reasonableness thereof will be assessed by the KGFT team.
- Additions to fixed assets over the budget period are added at cost price excluding VAT.
- The depreciation charge for any year in the income statement is added to the previous year's "accumulated depreciation" to get that year's "accumulated depreciation".

D. Investments

All investments made by the company which are not directly utilised in the company's business (eg investments in the stock exchange) should be entered here at the lowest of its cost or net realisable value. If the investments are substantial, details enabling the KGFT to assess the valuation of the investment should be attached.

E. Stock

- There are 3 elements to stock, namely Raw Materials (RM), Work in Progress (WIP), and Finished Goods (FG) and one has to determine how much of these stock items would normally be required. It is usually easiest to express this as the number of days' worth of stock required to ensure that production (which is dependent on RM and WIP) and sales (dependent on FG) will not be interrupted depending on the



lead and delivery times of suppliers and the production process. Once the number of days of stock have been determined, the value relating to these days can be determined. Note that sometimes the levels of raw materials will depend on the minimum order quantities offered by suppliers. WIP will depend on the production process and, if production is done in a number of steps, there will normally be incomplete batches of stock at the various stages of production which constitute WIP. If historical information or experience from the existing operation is available, this should be used in determining the stock levels, unless there is some reason for these levels to change.

- The total stock required at year-end will depend on the sales expected during the period immediately following the year-end. Use the random value of the number of days; stock required, as determined above, to provide the raw material required to fulfil those sales.
- It is easier to calculate the stock holding (all 3 categories) at raw material values but the overhead values included in the stock may be added if desired.

F. Debtors

- First determine what, historical or expected, percentage of sales are sold on credit instead of for cash.
- Then determine the average period in days taken by debtors to pay. If credit terms are, for example, between the monthly statements, ie 15 days giving a total of 45 days.
- Debtors levels will depend on the sales immediately preceding the year-end. Use the number of days as determined above (eg 45) and calculate the value of the sales it represents by considering the value of sales for the corresponding period, (in this case 45 days) which immediately precede the year-end, then multiply it by the percentage credit sales. This will give the budgeted amount of trade debtors outstanding at year-end.
- Also include in debtors any payments made in advance such as rental and telephone deposits which are considered to be sundry debtors.

G. Creditors

- First determine what, historical or expected, percentage of purchases are made on credit instead of for cash.
- Determine the credit term offered by suppliers. As for debtors, if credit terms are 30 days from statement, the average outstanding term will be 45 days.
- Credit terms will depend on the purchases (raw materials and other consumables) made immediately preceding the year-end. Depending on the average period of stockholding, the required purchases will be determined by stock requirements at year-end or just before year-end.
- Use the number of credit term days determined above (eg 45) and take the value that it represents in terms of purchases immediately preceding the year-end, then multiply this figure by the percentage credit purchases. This will give the budgeted amount of trade creditors outstanding at year-end.
- Also include creditors for items such as telephone accounts and advertisements which are not related to stock purchases (sundry creditors).

H. Receiver of Revenue

Include all amounts owing for both normal tax and VAT.

I. Long-term Liabilities

Remember that the KGFT offers a grace period on capital repayments and that the budgets should therefore only reflect capital repayments after the grace period. Also include existing KGFT loans here. "Other loans" are all other long-term sources of finance where repayment will be made over more than one year. This will include hire purchase arrangements for equipment and vehicles.



J. Shareholder's Funds

- Share capital represents all fixed capital invested in the business by the shareholders, members or owners.
- Non-distributable reserves, arising from revaluation of fixed assets must be substantiated in the main body of the application.
- Shareholders' loans are all long-term loans from shareholders, members or owners that have no fixed terms of repayment and bear no interest. Where interest is charged but not paid out, ie it is capitalised, the loans can also be considered to be shareholders' loans. Loans from people or businesses associated with shareholders or members which conform to these criteria may also be included if there is doubt whether it should be shown as "Shareholders' loan" or as "Other loans", determining whether the substance of the loan is of a long-term capital or non-capital nature should be used to decide the treatment of the loan.
- Deferred tax will be taken from historical financial statements of going concerns. Do not budget for changes in this figure and ignore it for new ventures.
- "Retained earnings (loss)" is the cumulative retained profit or loss of the company carried forward from the income statement. Losses must be shown as a negative.

K. Ratios

- "Shareholders' Funds" divided by "Total Funds" must be a minimum of 35% for an existing business and 45% - 50% for a new business before KGFT funds can be drawn. The budget period should also reflect this minimum ratio.
- Emerging entrepreneurs may qualify for a reduction in the shareholders'/owners' funding requirements.
- "KGFT/Shareholders' Funds" must not be more than 100%.
- Return on Assets (ROA) for a year is calculated by taking the PROFIT BEFORE INTEREST AND TAX in that year and dividing it by the AVERAGE TOTAL PRODUCTIVE ASSETS (averaged for that year and the previous year). In this case the non-productive assets, such as cash, interest on cash and investments that do not form part of the normal business operations, should be excluded from Total Assets. The ROA should be an after tax percentage that exceeds the inflation rate.



#	Detailed Business Plan checklist:	Mark with an X if included
1	Company registration documents (ie MOI) and copies of ID for the promoter(s);	
2	Company history and background;	
3	Project description;	
4	Industry analysis;	
5	Market analysis;	
6	Technical Plan (including location, name of key suppliers, production process (if applicable));	
7	Marketing & Sales Plan (including details of off-takers or potential customers);	
8	Human Resource Plan (including management team and their detailed CVs);	
9	Capital Expenditure Plan (providing detail of items required and their costs);	
10	Funding Plan (indicating proposed Equity and Debt components);	
11	Financial Plan (including key assumptions, income statement, cash flow statement and balance sheet);	
12	Copy of audited historical AFS including management accounts; (ignore if this is in the case of start-up entity);	
13	If the applicant forms part of a group, consolidated audited financial statements of the holding company for the preceding three years and its latest management;	
14	Assets and Liability Statement of the Promoters;	
15	Tax clearance certificate;	
16	SWOT Analysis; and	
17	Unique Selling Proposition.	

Include CV's of Senior Management