AGRIBANK
OF NAMIBIA
Your all Season Bank

PILOT: POTATO FINANCING FACILITY

www.agribank.com.na

Head Office
Windhoek
(061) 207 4111
info@agribank.com.na

Zambezi Branch
Katima Mulilo
(066) 252 060
katima@agribank.com.na

Southern Branch
Mariental
(063) 242 818
southern@agribank.com.na

Midland Branch
Windhoek
(061) 207 4202
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Otjeroku Branch
Otjiwarongo
(067) 304 596
otjeroku@agribank.com.na

Northern Branch
Ongwediva
(065) 221 358
ongwediva@agribank.com.na

Kavango Branch
Rundu
(066) 255 645
kavango@agribank.com.na

Gobabis Branch
Gobabis
(062) 577 800/1
gobabis@agribank.com.na

Grootfontein Branch
Grootfontein
(067) 240 040/50
grootfontein@agribank.com.na

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CHECKLIST AND APPLICATION GUIDELINES

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1. REQUIRED DOCUMENTS

The documentation listed must accompany the application. Please note that incomplete applications will not be accepted.

A. INDIVIDUALS

1	Copy of ID	
2	Original marriage certificate (if married)	
3	Proof of land access/ownership/lease/allocation/permit	
4	Previous sales sheet/Production track record for past three seasons	
5	List of important production enablers and other equipment available	
6	Projected cash flows covering the loan period	
7	Bank statements and current/recent facility letters from other banks	
8	Proof of offtake/ production contract	
9	Employment confirmation letter – from Human Resources (if applicable)	
10	Three months latest salary slips (if applicable)	
11	Latest 6 months bank statement with past season's production inflows	
12	Quotations for the loans purpose	
13	Non-refundable application fee of N$150.00	

B. COMPANIES/ COOPERATIVES/ GROUPS

1	Company legal documentation (Certificate of incorporation, memo & articles of association (constitution), company resolution to borrow)	
2	Copy ID for directors'/members/ Cooperative Registration Documents	
3	Certificate of good standing for tax purpose	
4	Proof of land access/ownership/lease/allocation/permit	
5	List of important production enablers and other equipment available	
6	Projected cash flows covering the loan period	
7	Bank statements and current/recent facility letters from other banks	
8	Proof of offtake/ production contract	
9	Latest 6 months bank statement with past season's production inflows	
10	Quotations for the loans purpose	
11	Non-refundable application fee of N$150.00	

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TARGET MARKET

- Small scale producer – less than 1 ha
- Medium scale producers – 1 to 3 ha
- Communal and commercial farmers
- Registered at NAB and active member of the horticulture association

APPLICATION PACK COMPLETENESS DECLARATION

I.....have scrutinized the application form and confirm that all relevant documentation as ticked off above has been obtained to entertain the application.

Sales Consultant Name	
Signature	
Date	

Branch Manager Name	
Signature	
Date	

1. APPLICANT DETAILS

1.1	Full Name						
	Client Type						
	ID No. (Reg Number)						
	Individual	Male		Female			
	Group/Couple						
	Legal Entity (i.e. CC)						
1.2	Physical Address						
1.3	Membership Association Name And Member Number						
1.4	Agronomic Board Of Namibia Producer Registration Number						
1.5	Contact Details						
	Tel No.						
	Mobile						
	Email						
1.6	Farm Details						
	Total Area (HA)						
	Arable (HA)						
	Irrigable (HA)						
	Tenure Type	Communal		Commercial		Resettlements	

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2. (A) LOAN FACILITIES REQUIRED

	Amount Required ($)	Purpose (Eg Seeds, Fertilizers, Pesticides, Irrigation Equipment Etc)	Repayment Frequency (Eg. Based On Cashflow Cycle)
2.1			
2.2			
2.3			
2.4			

(B) OTHER COMPLEMENTARY ACTIVITIES/OTHER INCOME SOURCES

2.5	Salary	
2.6	Livestock	
2.7	Cropping	
2.8	Biomass	
2.9	Other (Specify)	

3. EXISTING LOAN FACILITIES (including other banks/lenders)

	Lender	Type of loan (working capital/capex)	Limit ($)	Outstanding balance ($)	Expiry date
3.1					
3.2					
3.3					
3.4					

4. PRODUCTION HISTORY

	Season (Eg. 2023/24)	Potato (Or Any Other Crop)	Hectarage (Ha) (Eg 2ha)	Yields Per Ha (Eg 5t/Ha)	Total Yield (500t)
4.1					
4.2					
4.3					
4.4					

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Please attach:

4.5	**Income & Expenditure Statement** for the past 2 years
4.6	Balance Sheet for the past 2 years
4.7	**Projected Cash flows** covering the loan period required
4.8	Six Months Bank statement
4.9	Three years financial statements (audited for companies and certified by the accounting officer if CC)
4.10	Signed management accounts if financial statements are older than six months for the financial year end.

5. PRODUCTION ENABLES AND FACILITIES

5.1	Water Source	Dam		River		Boreholes	
5.2	Irrigation Type	Pivots		Sprinklers		Other (Specify	
5.3	Critical Equipment Available for production						

Type	Quantity	State of use (e.i new, good, old)

6. DECLARATION AND SIGN OFF

I/We, the undersigned, hereby declare that the information provided in this application is true and correct to the best of my knowledge and belief. I/We understand that any false information provided may result in the rejection of this loan application or other legal actions.

Furthermore, I/We acknowledge that as a condition of receiving financing under the Potato Financing Facility, I am/We are, required to participate in the Compulsory Training and Business Advisory program. I/We commit to fully engaging in all training sessions and mentorship activities provided under this program, and I/We understand that my/our compliance will be monitored as part of the loan agreement.

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AUTHORISED SIGNATURES

	1	2
Name		
Signature		
Date		

IMPORTANT NOTE:

The Bank reserves the right to approve, defer, decline or withdraw any application without giving reasons.

BANKING DETAILS

Agricultural Bank of Namibia (Agribank)

First National Bank (FNB)
Branch Code: 289180
Account number:
5550 0060 343

Standard Bank
Branch Code: 087373
Account Number:
041 469 380

Bank Windhoek
Branch Code: 481972
Account Number:
1088 743 201

Bank Windhoek
Branch Code: 481972
Account Number:
1088 743 233

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PRE-APPLICATION DECLARATION: NATURAL PERSONS

Pre-application declaration Client fraud, corruption, money laundering, and terrorism financing.

The Agricultural Bank of Namibia (AGRIBANK) is a responsible, ethical lender, practices fair and responsible lending and promotes good corporate governance in all AGRIBANK-financed projects and/or transactions.

AGRIBANK promotes an anti-fraud/corruption culture by fostering an organizational culture of integrity, transparency, and accountability. Additionally, AGRIBANK adheres to the requirements of regulators and its external financiers concerning fraud, corruption, money laundering, terrorism financing, and environmental and labour compliance.

AGRIBANK will not finance projects where the borrower, and/or any person acting on its, or their, behalf in furtherance of the interests of the potential borrower (Partners, Members, Shareholders, Directors, Trustees, and Benefactors, etc.) are currently being investigated, in litigation, arbitration or administrative proceeding before a court, arbitration body or agency, or have been found guilty by a court of law for fraud, corruption, money laundering, financing of terrorism, environmental crimes and poor labour practices.

Please note that the integrity of your responses to the questions below will influence the approval and/or decline of your funding application. False declarations will result in an automatic decline when detected.

Name of applicant (natural person)	
Registration no. of applying for business (in case of proprietorship)	
Physical address	
Postal address	
Email	
Landline and/or mobile no(s)	

1	Are you currently being investigated or in litigation, arbitration, or administrative proceedings before the court, arbitration body, or agency for fraud, corruption, money laundering, and financing of terrorism?			
	No		Yes	
	Briefly explain if the answer above is yes			
2	Have you been found guilty by a court, arbitral body, or agency for sanctionable practices – e.g. fraud, corruption, money laundering, and financing of terrorism?			
	No		Yes	
	Briefly explain if the answer above is yes			

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3	Have you been found guilty of regulatory breaches e.g., major health and safety violations, environmental issues, poor labour practices, etc.?			
	No		Yes	
	Briefly explain if the answer above is yes			
4	Have you been declared bankrupt and insolvent in the past?			
	No		Yes	
	Briefly explain if the answer above is yes			

If any of the above answers change to a YES during the application process and/or during the term of the loan, it should immediately be disclosed to the AGRIBANK.

Applicant Name & Surname			
Signature		Date	

Sales Consultants (name and surname)			
Signature		Date	
Application declined		Application declined	

Branch Controller/Branch Manager (name and surname)			
Signature		Date	
Application declined		Application declined	

To be witnessed by an AGRIBANK official or Commissioner of Oaths:

Name & Surname	
Signature	
Date	

Official Stamp

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PRE-APPLICATION DECLARATION: JURISTIC PERSONS

Pre-application declaration Client fraud, corruption, money laundering and terrorism financing

The Agricultural Bank of Namibia (Agribank) is a responsible, ethical lender, practices fair and responsible lending and promotes good corporate governance in all AGRIBANK-financed projects and/or transactions.

AGRIBANK promotes an anti-fraud/corruption culture by fostering an organizational culture of integrity, transparency, and accountability. Additionally, AGRIBANK adheres to the requirements of regulators and its external financiers concerning fraud, corruption, money laundering, terrorism financing, and environmental and labour compliance.

AGRIBANK will not finance projects where the borrower, and/or any person acting on its, or their, behalf in furtherance of the interests of the potential borrower (Partners, Members, Shareholders, Directors, Trustees, and Benefactors, etc.) are currently being investigated, in litigation, arbitration or administrative proceeding before a court, arbitration body or agency, or have been found guilty by a court of law for fraud, corruption, money laundering, financing of terrorism, environmental crimes and poor labour practices.

Please note that the integrity of your responses to the questions below will influence the approval and/or decline of your funding application. False declarations will result in an automatic decline when detected.

Name of applying business	
Registration no. of applying for business	
Name of applicant (natural person)	
Physical address	
Postal address	
Email	
Landline and/or mobile no(s)	

1	Is the entity, or any person acting on its or, their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) currently being investigated or in litigation, arbitration, or administrative proceeding before the court, arbitration body or agency for fraud, corruption, money laundering and financing of terrorism?			
	No		Yes	
	Briefly explain if the answer above is yes			
2	Has the entity, or any person acting on its or, their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) been found guilty by a court, arbitral body or agency for sanctionable practices – e.g. fraud, corruption, money laundering and financing of terrorism?			
	No			
	Briefly explain if the answer above is yes			

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3	Has the entity, or any person acting on its, or their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) been found guilty of regulatory breaches e.g., major health and safety violations, environmental issues, poor labour practices etc.?			
	No		Yes	
	Briefly explain if the answer above is yes			
4	Has the entity been declared bankrupt and insolvent in the past?			
	No		Yes	
	Briefly explain if the answer above is yes			
5	Have the owners or any person acting on its or, their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) declared bankrupt and insolvent in the past?			
	No		Yes	
	Briefly explain if the answer above is yes			

If any of the above answers change to a YES during the application process and/or during the term of the loan, it should immediately be disclosed to the AGRIBANK.

Applicant Name & Surname			
Signature		Date	

Sales Consultants (name and surname)			
Signature		Date	
Application declined		Application declined	

Branch Controller/Branch Manager (name and surname)			
Signature		Date	
Application declined		Application declined	

To be witnessed by an AGRIBANK official or Commissioner of Oaths:

Name & Surname	
Signature	
Date	

Official Stamp