**UNITED REPUBLIC OF TANZANIA**

**MINISTRY OF EDUCATION, SCIENCE AND**

**TECHNOLOGY**

**TANZANIA COMMISSION FOR SCIENCE AND TECHNOLOGY**

**CCGS FORM 1**

**LOAN APPLICATION FORM**

|  |
| --- |
| Affix passport size |

*Please fill all required information; and where appropriate attach supporting document.*

1. **Basic Information**

|  |
| --- |
| **1.0 APPLICANT PARTICULARS** |
| **BANK Branch** |  |
| **Date of application** |  |
| **FULL Business Name** |  |
| **BUSINESS Registration Number** |  |
| **business REGISTRATION Date** |  |
| **TIN Number** |  |

1. **Nature of Business entity**
2. Limited Company
3. Partnership

|  |
| --- |
| **3.0 DIRECTORS/PARTNER PARTICULARS** |
| **3.1 Director/PARTNER-ONE** |
| **Full Name** |  |
| **Date of Birth** |  |
| **Place of Birth** |  |
| **Postal Address** |  |
| **Physical Address** |  |
| **telephone/mobile No.** |  |
| **Email Address** |  |
| **Social Network (X (Former twitter), Facebook, Instagram etc.)** |  |
| **National ID No.**  |  |
| **Zanzibar ID No.**  |  |
| **Driving License (if any)** |  |
| **Passport No.**  |

|  |  |  |  |
| --- | --- | --- | --- |
| Date of issue |  | Date of expiry |  |

 |
| **Country of Issue of Passport No.** |  |
| **Nationality** |  |
| **If non–Tanzanian (specify)** |  |
| **Are you a home owner?** | YES |  | NO |  |  |
| **Are you a tenant?** | YES |  | NO |  |  |
| **RESIDENTIAL AREA** |  |
| **Number of years staying in the present residential area** |  |
| **Other areas (specify)** |  |
| **Are you employed?** | YES |  | NO |  |  |
| **Are you self-employed?** | YES |  | NO |  |  |
| **Are you retired?** | YES |  | NO |  |  |
| **Are you related to anyone within COSTECH?**  | YES**If yes, please indicate the following:***Name……………………………………………………….…**Relationship…………………………………………………**Workstation (Branch/Department Name) ………….…* |  | NO |  |  |
| **Are you related to anyone within CRDB Bank PLC?****i*.e. Parents, Children, Siblings, Spouse, In laws etc.*** | YES**If yes, please indicate the following:***Name……………………………………………………….…**Relationship…………………………………………………**Workstation (Branch/Department Name) ………….…* |  | NO |  |  |

|  |
| --- |
| **3.0 DIRECTORS/PARTNER PARTICULARS** |
| **3.2 Director/PARTNER-TWO** |
| **Full Name** |  |
| **Date of Birth** |  |
| **Place of Birth** |  |
| **Postal Address** |  |
| **Physical Address** |  |
| **telephone/mobile No.** |  |
| **Email Address** |  |
| **Social Network (X (Former twitter), Facebook, Instagram etc.)** |  |
| **National ID No.**  |  |
| **Zanzibar ID No.**  |  |
| **Driving License (if any)** |  |
| **Passport No.**  |

|  |  |  |  |
| --- | --- | --- | --- |
| Date of issue |  | Date of expiry |  |

 |
| **Country of Issue of Passport No.** |  |
| **Nationality** |  |
| **If non–Tanzanian (specify)** |  |
| **Are you a home owner?** | YES |  | NO |  |  |
| **Are you a tenant?** | YES |  | NO |  |  |
| **RESIDENTIAL AREA** |  |
| **Number of years staying in the present residential area** |  |
| **Other areas (specify)** |  |
| **Are you employed?** | YES |  | NO |  |  |
| **Are you self-employed?** | YES |  | NO |  |  |
| **Are you retired?** | YES |  | NO |  |  |
| **Are you related to anyone within COSTECH?**  | YES**If yes, please indicate the following:***Name……………………………………………………….…**Relationship…………………………………………………**Workstation (Branch/Department Name) ………….…* |  | NO |  |  |
| **Are you related to anyone within CRDB Bank PLC?****i*.e. Parents, Children, Siblings, Spouse, In laws etc.*** | YES**If yes, please indicate the following:***Name……………………………………………………….…**Relationship…………………………………………………**Workstation (Branch/Department Name) ………….…* |  | NO |  |  |

|  |
| --- |
| **3.0 DIRECTORS/PARTNER PARTICULARS** |
| **3.3 Director/PARTNER-THREE** |
| **Full Name** |  |
| **Date of Birth** |  |
| **Place of Birth** |  |
| **Postal Address** |  |
| **Physical Address** |  |
| **telephone/mobile No.** |  |
| **Email Address** |  |
| **Social Network (X (Former twitter), Facebook, Instagram etc.)** |  |
| **National ID No.**  |  |
| **Zanzibar ID No.**  |  |
| **Driving License (if any)** |  |
| **Passport No.**  |

|  |  |  |  |
| --- | --- | --- | --- |
| Date of issue |  | Date of expiry |  |

 |
| **Country of Issue of Passport No.** |  |
| **Nationality** |  |
| **If non–Tanzanian (specify)** |  |
| **Are you a home owner?** | YES |  | NO |  |  |
| **Are you a tenant?** | YES |  | NO |  |  |
| **RESIDENTIAL AREA** |  |
| **Number of years staying in the present residential area** |  |
| **Other areas (specify)** |  |
| **Are you employed?** | YES |  | NO |  |  |
| **Are you self-employed?** | YES |  | NO |  |  |
| **Are you retired?** | YES |  | NO |  |  |
| **Are you related to anyone within COSTECH?**  | YES**If yes, please indicate the following:***Name……………………………………………………….…**Relationship…………………………………………………**Workstation (Branch/Department Name) ………….…* |  | NO |  |  |
| **Are you related to anyone within CRDB Bank PLC?****i*.e. Parents, Children, Siblings, Spouse, In laws etc.*** | YES**If yes, please indicate the following:***Name……………………………………………………….…**Relationship…………………………………………………**Workstation (Branch/Department Name) ………….…* |  | NO |  |  |

|  |  |
| --- | --- |
| **4.0 SHAREHOLDERS/OWNERSHIP INFORMATION** |  |
| **Name of Shareholder/PARTNER** | No. of shares allotted | Shareholding percentage | Shares paid up/Partner’s capital contribution | Nationality |
| **1.** |  |  |  |  |
| **2.** |  |  |  |  |
| **3.** |  |  |  |  |
| **4.** |  |  |  |  |
| **5.** |  |  |  |  |

Explain proposed changes in ownership if any:

………………………………………………………………………………………………………………………………………………………………………………………………………………………………

|  |
| --- |
| **5.0 APPLICANT'S ACCOUNTS AND CREDIT FACILITIES** |
| **Existing Accounts with CRDB Bank and/or other Financial Institutions** | **Credits with Other Institutions** |
| Name of Institution | Account Number | Balance | Name of Institution | Amount |
| 1. |  |  | 1. |  |
| 2. |  |  | 2. |  |

1. **Top Management (Senior) *-*** *Provide an organization chart of the business*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Date of birth | Position | Education | Experience –Work history |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

1. Other team members in the innovation and their role: (*Attach details as maybe applicable)*

|  |  |  |  |
| --- | --- | --- | --- |
| S/N | Name | Role | Qualification |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

1. **Business Sector**

|  |
| --- |
| **Table 2: Identify the Sector(s) into which the Business falls**: Mark with a tick (√) |
| Natural Resources (mining, green tech, waste re-use) |  |   | Fisheries |  |
| Energy |  |  | ICT |  |
| Agriculture |   |   | Manufacturing industry |   |
| Health |   |   | Education |   |
| Forestry |  |  | Financial |  |
| Biotechnology |   |   | Water |   |
|  |  |   | Other (specify): |   |

1. **Innovation Overview**:

|  |
| --- |
| **Table 3:** Mark with an X |
| **Stage of Development**  | X | **Type of Innovation** | X |
| Prototype |  | Technology |  |
| Minimum viable product |  | Product |  |
| Product Market Fit |  | Service |  |
|  |  | Process Improvement |  |
|  |  | Other (Specify) |  |

1. **Project Description & Purpose**
2. Provide summary describe your Innovation/Business covering business unique features, target market, target market size, market need, and commercialization strategy as indicated in the table.

|  |  |
| --- | --- |
| **Item** | **Description** |
| About the innovation |  |
| Business unique features |  |
| Target market |  |
| Target market size |  |
| Market need |  |
| Commercialization strategy |  |

1. Please attach a copy of approved innovation and Business Proposal
2. Competitors:

|  |  |  |
| --- | --- | --- |
| **Current/alternative offerings in the market** | **Features of current/alternative offerings****(mention the most important advantages and disadvantages of current offerings)** | **Competitive advantage: any superior features that you have over your competitors’ offerings/current offerings.**  |
| Competitor 1  |  |  |
| Competitor 2 |  |  |
| Competitor 3  |  |  |

1. **Financial Projections** (for next 3-5 years):

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S/N | Item | Current | Year 1 | Year 2 | Year 3 | Justification |
| 1 | Total revenue |  |  |  |  |  |
| 2 | Total expense |  |  |  |  |  |
| 3 | Net profit |  |  |  |  |  |

1. **Financial Information**
	1. **Estimated Costs for Commercialization**:
2. Research and Development: …………………………………………………..
3. Production: ………………………………………………………………………
4. Marketing: ………………………………………………………………………..
5. Other (Specify): …………………………………………………………………
	1. **Funding Requirements**

|  |
| --- |
| **Amount Applied for:** |
| **Amount in Figures: …………………………………………** |
| **Amount in Words: …………………………………………………..** |

1. **Purpose of the loan**

**………………………………………………………………………………………………………………………........................................................................................................................................................................………………………………………………………………………………………………………………………………………………………………………………………………………..**

1. **Sources of repayment**

**………………………………………………………………………………………………………………………………………………………………………………………………………………………………**

1. **Repayment period in months *……….*…………………………**
2. **Existing loansand grants**
	1. **Loans**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank** | **Amount** | **Outstanding balance** | **Expiry date** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

* 1. **Grants**

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Amount** | **Purpose** | **Year** |
|  |  |  |  |
|  |  |  |  |
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1. **Security offered**
2. **………………………………………………………………………………………………**
3. **………………………………………………………………………………………………**
4. **………………………………………………………………………………………………**
5. **Customer’s Declaration**

I, the undersigned, certify that the information provided in this application is accurate and truthful. I agree to the terms and conditions of the Innovation Commercialization Guarantee Scheme. I understand that any false information may result in the disqualification of my application. In addition, I do hereby authorize COSTECH to:

1. Make inquiries from any bank or financial institution or approved credit reference bureau in Tanzania to confirm any information provided by the customer.
2. Seek information from any bank, financial institution or approved credit reference bureau when assessing the customer at any time during the existence of the customer’s account
3. Disclose to approve reference bureau information relating to the account maintained at the customer’s bank.

**Customer’s signature** *…………………* Date …………………………...

**COSTECH officer’s signature** ………….……Date ……………………

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**FORM CCGS 2**

**LOAN APPLICATION CHECKLIST**

|  |  |  |
| --- | --- | --- |
| **S/N** | **DOCUMENT** | **STATUS (please tick if attached)** |
|  | Duly filled loan application form |  |
|  | Applicant’s loan application letter |  |
|  | Recently borrower’s photograph (Passport size) |  |
|  | Business Plan  |  |
|  | Technical Proposal |  |
|  | Copy of valid business license |  |
|  | Copy of Tax Identification Number |  |
|  | Company registration certificate |  |
|  | Contract/Agreements (if any) |  |
|  | Copy of national identification card/number |  |
|  | Copy of Memorandum of Understanding and Articles of Association |  |
|  | Partnership deed |  |
|  | Lease agreement in case the business under consideration operates in rented premises |  |
|  | Cash flow projections for the next 3 years supported by all necessary assumptions |  |
|  | Audited financial statements or Management Accounts for the startups for at least one year |  |
|  | Bank statements for the applicant's account(s) maintained with his/her principal bankers for the past 12 months |  |
|  | Stock list(s) endorsed by the applicant and BM with name, date and location respectively. This will depend on facility request and volume of stocks if can be practically verified. |  |
|  | All other correspondence pertaining to the customer i.e. LATRA, TMDA, EWURA, PURCHASE INVOICE, etc. |  |
|  | BRELA Search/annual field return to BRELA *(All limited liability companies regardless of the amount)* |  |
|  | Board/partner resolution  |  |
|  | Certificate of registration of partnership |  |
|  | Extract from registral of business names (showing names of the partners and those who are authorised to seek funds) |  |

We the undersigned, confirm that the above manifested documents are intact in this file.

Receiving Officer’s Name………………………….…. Signature…………..……………

Date …………………………………