



FNB
First National Bank

**FNB Franchising
APPLICATION FOR FRANCHISE FUNDING
SECTION 1**

FAD4

FRANCHISE (BUSINESS) INFORMATION

FOR OFFICIAL USE ONLY			
FNB or WesBank branch		RM/BDO	
Telephone number		E-mail	
FC receipt date		FC Name	

Details of applicant									
Name of applicant									
Trading name of Franchise									
Contact person									
Telephone number					Physical address				
Fax number									
Cellular telephone number									
e-mail address									
Business type									
Sole proprietor					Partnership				
Close Corporation					Registration No.				
Company					Registration No.				
Statutory registrations		Income Tax		Yes	No	RSC		Yes	No
		PAYE		Yes	No	UIF		Yes	No
		VAT		Yes	No	SDL		Yes	No
Age of business									
Business Category									
Automotive		Health & Beauty			Fuel retailer				
Building & Home		Real Estate			Tourism				
Business to Business		Restaurant			Other (Specify)				
Education / Training		Retail							
Fast food & take out		Video and Entertainment							
Is the Franchisor a member of the Franchise Association of Southern Africa (FASA)?					Yes			No	

Purpose of financing			
Reason for application	Start a new franchise concept		
	Open a new franchise outlet		
	Expand / revamp an existing franchise outlet		
Total own contribution available			
Source of own contribution (proof to be attached)			
Description	Total Cost (Vat inclusive)	Utilisation of own contribution	Amount to be financed
Initial franchise fee			
Land and Buildings			
Initial Stock			
Stock guarantee			
Vehicles			
Equipment (include list)			
Signage			

Shelving			
Shopfitting			
Structural changes			
Working capital			
Goodwill (if existing)			
Other Specify			
TOTAL			

BEE credentials (for Financial Sector Charter purposes)

Shareholders (full names)	ID number	Share holding	Marital status	Citizenship	Race
1		%			
2		%			
3		%			
4		%			
5		%			
PDI participation in:		Ownership			%
		Management			%
		Employees			%
PDI youth (ages 18-35) participation in:		Ownership			%
		Management			%
		Employees			%

Details of leased premises			
Landlord			
Postal address			
Contact person		Cellular number	
Telephone number		Fax number	
Monthly rental (excl VAT)		Monthly costs (excl VAT)	
Area (square metres)		Expiry date of lease	

Details of advisors and service providers			
Accountant/bookkeeper		Contact person	
Telephone number		Fax number	
Postal address			
Auditor/accounting officer		Contact person	
Telephone number		Fax number	
Postal address			
Life assurance broker		Contact person	
Telephone number		Fax number	
Postal address			
Insurance broker		Contact person	
Telephone number		Fax number	
Postal address			
Business broker		Contact person	
Telephone number		Fax number	
Postal address			

Documents to be attached

Purchasing of a new Franchise	Franchisee	RM/CPE
Letter from Franchisor stating that they has assessed the applicant in terms of its usual requirements		
Business plan		
Personal balance sheet of all prospective shareholders (if not provided in application form)		
Detailed <i>curriculum vitae</i> on all prospective shareholders (see Section 3)		
Details/proof on the source of the financial contribution by each shareholder to the venture		
Detailed list of equipment to be financed		
Monthly cash flow forecast for at least 36 months		
Draft copy of the Franchise Agreement		
Draft copy of the Lease Agreement		
Disclosure Document from the franchisor		
Copy of bank statement for the last 6 months (if not a First National Bank customer)		
Copies of any customer contracts obtained, letters of intent or orders		
Copy of CK1 or CK2 (for close corporations) and Certificate of Incorporation for companies		
Copies of IDs of all shareholders and sureties		
Documented proof of residential address		
Copy of marriage certificate or divorce decree		
Any other related information requested by FNB as applicable to the Financial Intelligence Centre Act No. 38 of 2001		

Application may be made at any branch of First National Bank.



FNB
First National Bank

**FNB Franchising
APPLICATION FOR FRANCHISE FUNDING
SECTION 2**

FRANCHISEE (PERSONAL) INFORMATION

(An individual application to be completed by all prospective shareholders or members)

Personal information of shareholder/member			
Full name			
ID number		Citizenship	
Residence status if not South African citizen	Permanent / temporary:		
Telephone number		Fax number	
Cellular number		e-mail	
Residential address			
		Post code	
Postal address			
		Post code	
Highest educational, technical, professional qualifications attained			
Designation with existing employer			
Current monthly salary	R	Expected monthly salary	R
Marital status	Married (ANC / CoP) / Divorced / Single / Islamic / Other		
Name of spouse			
ID number			
Occupation of spouse			

Personal banking details		
Bank		Account number
Branch		Branch code
Contact person		Telephone number
Overdraft limit		Other facilities
Security offered for facilities		

Work history (detailed breakdown required in Section 3)		
Dates	Employer/company	Position & responsibilities
to		
to		
to		
to		
to date		

Other interests (companies, close corporations and trusts)				
Entity	Reg. No.	Shareholding	Loan account	Position held

Details of trust(s) of which you are a trustee or in which your children and/or spouse are beneficiaries	
Trust name	Trust number

Personal statement of assets and liabilities						
Assets						
Fixed property (land & buildings registered in your name)						
Stand/Erf No.	Township	Date purchased	Cost	Market Value	Bank Value	
Moveable assets – vehicles, trailers, caravans and boats (insured value)						
Year	Make	Model	Cost	Current value		
Personal effects and equipment (only items worth R500 or more)						
Item	Cost		Insured value	Current value		
1						
2						
3						
4						
5	Household furniture and appliances					
Investments (shares, investments, unit trusts, gold coins, timeshare etc.)						
	Institution, asset or company invested in			Current Value	Bank Value	
1						
2						
3						
4						
Life assurance policies						
Company	Policy no.	Date issued	Ceded to	Life cover	Disability cover	Surrender value
Cash assets (cash, money market accounts, fixed deposits)						
Bank	Branch	Account no.	Account type	Amount	Bank Value	
Other assets (specify)						
Total assets						

Description of security offered			
Type of security	Description	Own value	Bank Value
Bond(s) over fixed property(ies)			
Cession of life assurance policy(ies)			
Cession of fixed deposit(s)			
Pledge of investment(s)			
Cession & pledge of listed share(s)			
Other			
Total security offered			

Liabilities					
Mortgage bonds over fixed property					
Property	Bondholder	Monthly payment	Registered bond amount	Balance	
Asset finance (motor vehicles, trailers, caravans and boats)					
Asset financed	Financier	Monthly payment	Original loan	Balance	
Household furniture and appliances (instalment sales and leases)					
Asset financed	Financier	Monthly payment	Original loan	Balance	
Personal loans and overdrafts (details of lender, security given and account number)					
Loan type	Lender	Security		Balance	
Loans taken against life assurance policies					
Date taken	Policy number	Monthly payment	Term of loan	Original loan	Balance
Other liabilities (income tax, arrears payable, personal and private loans)					
Creditor	Detail	Monthly payment	Original debt	Balance	
Total liabilities					
Net worth (assets less liabilities)					

Contingent liabilities and credit history
Person or business for whom you have stood surety or guarantor
Details:
Have you ever been summonsed or had a judgement taken against you? Yes / No
Details:
Have you ever been sequestrated? Yes / No
Details:
If so, have you been rehabilitated? Yes / No
Date of rehabilitation

Personal income and expenditure					
Monthly Income		Self	Spouse	Monthly Expenses	
Gross salary				Bond repayment/Rent	
Housing allowance				HP/Loan/Credit Card	
Car allowance				Insurance (Life and short term)	
Commission				Domestic (Water & electricity etc)	
Other (details)				Education	
Other (details)				Transport	
Other (details)				Open accounts	
Other (details)				Other (details)	
Other (details)				Other (details)	
Other (details)				Other (details)	
Other (details)				Other (details)	
Net Income				Total Expenses	

Statement of verification

I, _____, ID number _____ declare that the information provided in this application form is accurate to the best of my knowledge. I have not knowingly misrepresented any facts or statements, and I have endeavoured wherever possible to provide the required information as accurately as possible. The statement of personal assets and liabilities is complete, true and correct, and all liabilities have been fully disclosed. I acknowledge that in processing this application, the Bank may access any information recorded with any party, including credit bureau and bank reports. I confirm that any information relating to the state and conduct of my relationship with the Bank may be disclosed to and used by any other division of the Bank, any credit bureau or similar agency and the respective franchisor.

I further acknowledge that this application does not constitute any form of agreement or contract whatsoever between the Franchisor, FNB and myself, and is in no way binding on either party. However, if any finance is granted to me as a result of this application, the information contained herein will throughout the duration thereof form the basis for such financing.

I hereby authorised the bank to

- disclose all information relating to any of my accounts with the Bank to all divisions and entities in the entities associated with the FNB Group

Signature of applicant		Signature of Witness 1	
Date		Signature of Witness 2	



FNB
First National Bank

**FNB Franchising
APPLICATION FOR FRANCHISE FUNDING
SECTION 3**

FRANCHISEE (PERSONAL) CURRICULUM VITAE

Personal Details	
Full Name	
State of Health	
First Language	
Other Languages	
Drivers Licence	
Personal Attributes	
Goals and Objectives	
Personal qualities	
Secondary Education	
Last school attended	
Year matriculated	
Highest standard passed	
Subjects	
Leadership roles	
Outstanding achievements	
Post-matric Qualification	
Institution/University attended	
Courses/Degree competed	
Year achieved	
Current Employer	
Name	
Title	
Duties	
Period	to date
Previous Employer	
Name	
Title	
Duties	
Period	
Reason for leaving	
Previous Employer	
Name	
Title	
Duties	
Period	
Reason for leaving	

