

Application for Regcharles Loan

Your name and residential address:		Your residential and mobile phone numbers:		
Full registered business and trading name, and legal status:				
Physical business address:				
City	Postal code	Email address	Business tel:	Business fax:
Type of business		Date business began operations:		
Name of business bank, contact person, and contact telephone no:				

Use of loan proceeds (round to the nearest thousands):			Currency:	
Description	Regcharles loan	Other loans	Borrower contribution	TOTAL
Land & buildings				
Improvements to leased property(ies)				
Equipment (new/used)				
Vehicles (new/used)				
Inventory (new/replacement)				
Working capital				
Other				
TOTAL				
%				

Instructions:

1. The last (Total) column is the Total cost.
2. The Total of the RegCharles loan column is the total loan amount you are requesting.
3. List the source of all borrower contribution indicated above:

Business Debt: Furnish the following information for all outstanding installment debts, notes, mortgages payable, and leases. Present balances should agree with the latest balance sheet submitted.

Currency: If business debt is in multiple currencies please indicate below.

To whom payable/ lender	Original amount	Original date	Present balance	Rate of interest	Maturity date	Monthly payment	Security provided	Is the payment up to date? Y/N

1. Has there been any default or late payments against any loans? Yes/No

a. If yes provide detail on each loan and reason for late payment or nonpayment:

2. Has any lender taken judgment against the business for nonpayment? Yes No/4

a. If yes provide detail on each case and current standing in this regard:

Shareholders: List all shareholders. Use a separate sheet if necessary.

Name and National Identification Number	Physical address	Mobile phone number	% Owned	

Management: List all key people (shareholders, directors and staff) that are full time involved in the business

Name	Position	Relevant Experience

To be considered a complete application, all items referenced on the Regcharles client checklist must be completed.

By my signature of this Application, I hereby:

1. certify that all information submitted with this Application (including in the Annexures) is, to the best of my knowledge and belief, true and accurate, and a true representation of the financial state and of the owners of the applicant;
2. authorize Regcharles to pursue business, credit, and personal references to validate the information supplied by me in order to make a credit decision in respect of this Application.
3. confirm that the business does not undertake any of the prohibited activities identified in Annex B; and
4. acknowledge that any wilful misrepresentation in connection with this Application (whether before or after the date of this Application) will result in an immediate decline of this Application..

Each proprietor, owner, partner, or shareholder owning 5% or more of, or otherwise exercising control over management of, the business must sign this Application.

Name: _____ Date: _____

Name: _____ Date: _____

**ANNEXURE A
Collateral**

Individual Main Contact/ Mobile Telephone	Full Residential Address/ Telephone
Name of Applicant Business	
Full Street Address of Business	

List all collateral to be used as security for this loan

Section I – Real estate

Provide a description below of the deeds and/or full legal description of the properties intended to be used as security and show the location (street address) and city where the deeds are recorded. In the description area please indicate if the owner of the property is the borrowing business or a private individual, and if an individual the relationship to the business. Also please indicate if this property is being purchased with the loan proceeds.

Please note that all real estate financed with Regcharles loan proceeds will be taken as security for the loan.

List Properties							
	Address & city where deeds are recorded. Indicate the owner of each property and describe in section at the bottom of the table.	Year Acquired	Original Cost	Market Value	Existing Encumbrance		Name of Encumbrance Holder
					Original	Balance	
1							
2							
3							
4							
5							
6							
Description(s)							

1	
2	
3	

Section II- Non real estate property

All items here will be movable and immovable property. Examples include machinery and equipment, vehicles, furniture and fixtures (that is, immovable property on your leased premises), and inventory. Please indicate, as above, if the owner of the property is the business or a private individual, and if the latter who this individual is and the relation to the business. Also please indicate any property being financed with Regcharles loan proceeds.

Please note that all property financed with Regcharles loan proceeds will be taken as security for the Regcharles loan.

	Description- Manufacturer No., Model no,	Year Acquired and/or Manufacture	Original Cost	Market Value	Current Encumbrance Balance	Encumbrance holder
1						
2						
3						
4						
5						
6						
Description(s)						
1						

2	
3	
4	
5	
6	

I hereby certify that all information given in this Annexure is true and accurate to the best of my knowledge:

Each proprietor, owner, partner, or shareholder owning more than 5% of the business must sign this Annexure.

Name: _____ Date: _____

Name: _____ Date: _____

ANNEXURE A
Prohibited activities

Regcharles chooses to follow a sustainability policy that assists in the development of SMEs in a environmentally and socially responsible way. The applicant acknowledges that they are not involved in the following activities, which form part of Regcharle's Prohibited Activity list:

1. Forced labour or child labour
2. Activities that are illegal
3. Weapons and munitions
4. Significant activity in tobacco or related products
5. Significant activity in alcoholic beverages (excluding beer and wine)
6. Pornography or prostitution
7. Significant activity in gambling
8. Endangered wildlife
9. Radioactive materials (excluding medical equipment)
10. Unbonded asbestos fibres
11. Cross-border trade in waste
12. Logging operations in primary tropical moist forest.
13. Polychlorinated biphenyls (found in oil filled capacitors, transformers and switchgear before 1985)
14. Pharmaceuticals subject to international phase outs or bans
15. Pesticides/herbicides subject to international phase outs or bans
16. Ozone-depleting substances (ODS) and other hazardous substances subject to international phase-outs or bans
17. Hazardous chemicals
18. Drift net fishing
19. Degradation of critical habitats
20. Racist and anti-democratic media
21. Significant alteration of any critical cultural heritage
22. Relocation of indigenous peoples from traditional or customary lands
23. speculative real estate development
24. Production or activities that impinge on indigenous peoples' land, without full documented consent of such peoples