**Loan Application Form**

From: Date:

To,

Friends of Women’s World Banking,

101 Sakar-I Building (Opposite Gandhigram Station),

Ahmedabad, India.

**Subject: Application for agriculture finance Support**

Dear

1. We wish to access Agriculture finance from your organization. We request a support amount of Rs.**­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_ for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** thefinancial support shall be repaid in \_\_\_\_months (Nature and breakup of support requested is provided in the application).
2. We are furnishing the following information for your assessment of our organization. Please feel free to contact us for any additional information.

Yours Sincerely,

Please find the following documents enclosed:

* Fully filled application
* Audited financial statements [ B/s, P&L, Schedules, Auditor Report – Last 3 year Monthly Cash flow ]
* Ageing analysis
* Financial Projection of 3 years business activity for which fund is sought[ B/s, P&L, Schedules, Auditor Report – Last 3 year Monthly Cash flow ]Latest annual report
* Certificate of Incorporation
* List of share holders
* MOA and AOA / Bylaws

***Instructions for filling up form:***

**FWWB LOAN APPLICATION FORM**

*If the applicant organization is promoting another organization for which funding is sought, details of both the* organization need to be submitted along with the audited financial statements of both the entities.

***All fields are mandatory. In case, the asked field is not applicable to your organisation, kindly write ‘NA’. The application will be reviewed only if all fields are filled up.***

**SECTION A: ORGANIZATIONAL DETAILS**

|  |  |  |
| --- | --- | --- |
| **SN** | **Particulars** | **Details** |
|  | **Name of the Company**  |  |
|  | **Name of CEO** |  |
|  | **Contact details- Phone and Email**  |  |
|  | **Registered address**  |  |
|  | **Communication address**  |  |
|  | **Registered under Act** |  |
|  | **Registration No.** |  |
|  | **PAN NO** |  |
|  | **GST registration if applicable**  |  |
|  | **Date and Place of Registration** |  |
|  | **Authorized share capital** |  |
|  | **Paid up share capital** |  |
|  | **Validity period of trading license (enclose copy of registration)** |  |
|  | **Total shareholders**  | Men- Women-  |
|  | **Total Farmer Interest Groups /Producer Business Groups/ SHGs** |  |
|  | **Percentage of Small & Marginal farmers** |  |
|  | **Nature of Business Activities undertaken by the Producer Organization** (Please elaborate) |  |
|  | **Licenses in hand** *(Mandi, Fertilizer, Pesticide)* |  |
|  | **Number of Board of Directors** | Men-Women  |
|  | **Area of Operation*** **Name of District**
* **No. of Blocks**
* **No. of Villages**
 |  |
|  | **Does FPC have management team, if Yes, provide details** |  |
|  | **Any Infrastructure support provided to shareholders** (Warehouse , machinery, etc) |  |
|  | **Is FPC focusing on Good Agriculture Practices (GAP), if yes, provide details** |  |
|  | **Loan amount**  |  |
|  | **Tenure in months**  |  |
|  | **Month of requirement (in which month you need funds)** |  |
|  | **Purpose (procurement from farmers, agri input purchase, credit services to farmers or any other purpose)**  |  |

**Background / History:**

**Organizational Structure:**

**Details of *all* Board Members:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name** | **Role in the Board** | **Educational Qualification** | **Village / City of residence** | **Contact number & email ID** | **Areas of Expertise; years of experience** | **No. of years in Board** |
|  |  |  |  |  |  |  |

**FPC/ Organizaton staff details**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name** | **Designation and Role** | **Qualification** | **Years of Experience** | **Areas of Expertise** | **No. of years in Organisation** |

**List of grants received in last three years:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Project Name** | **Purpose** | **Project Start and end date** | **Name of Donor** | **Number of Beneficiaries**  | **Amount of fund received** | **Fund Utilized** | **Balance** |
|  |  |  |  |  |  |  |  |

**List of sources of borrowed funds last three years**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of Lender** | **Purpose of loan** | **Loan sanctioned****(Rs.)** | **Amount****received (Rs.)** | **Date of dis**  | **Amount repaid till date** | **Balance Loan amount (Rs.) outstanding** | **Rate of interest** | **Tenure** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

* In case of default/ delayed payment please explain **each** default by giving reasons:

**PROMOTOR’S DETAILS**

|  |  |
| --- | --- |
| Name of the Organization  |  |
| Registered Office  |  |
| Head Office |  |
| Legal Form Registration No.Date of registrationDate of Commencement of Operations |  |
| No. of FPCs supported  |  |
| Types of support offered to the FPC under consideration  |  |
| Tenure of support  |  |
| Any agreement with FPC  |  |

**Promoting Organisation:** Details of staff of the promoting organisation playing an active / supportive role in the applying organisation

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name** | **Designation and Role** | **Qualification** | **Years of Experience** | **Areas of Expertise** | **No. of years in Organisation** |
|  |  |  |  |  |  |

**B. Business Model and strategy**

* **Broad Activities (A)**

|  |  |
| --- | --- |
| Commodity Dealing with |  |
| **Activities** | **Yes or No** | **Specify the details of activities conducted in each segment**  |
| Selling of seeds to farmers |  |  |
| Selling of agri inputs to farmers (fertilizers, Pesticides ) |  |  |
| Procurement of agri produces from farmers  |  |  |
| Procurement of seeds (Raw seeds, Certified Seeds) from farmers |  |  |
| Selling of seeds to institutions |  |  |
| Value addition/Processing |  |  |
| Others (Please Specify )  |  |  |
| Credit services to farmers If yes, provide purpose, loan amount ROI  |  |  |
|  |  |  |

* **Procurement details from farmers**

**2020-21**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce**  | **Quantity purchased (QTL)** | **Procurement price**  | **Total procurement**  | **No. of farmers**  | **Month of procurement**  |
|  |  |  |  |  |  |  |

**2021-22**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce**  | **Quantity purchased (QTL)** | **Procurement price**  | **Total procurement**  | **No. of farmers**  | **Month of procurement**  |
|  |  |  |  |  |  |  |

**2022-23**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce**  | **Quantity purchased (QTL)** | **Procurement price**  | **Total procurement**  | **No. of farmers**  | **Month of procurement**  |
|  |  |  |  |  |  |  |

**2023-24**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce**  | **Quantity purchased (QTL)** | **Procurement price**  | **Total procurement**  | **No. of farmers**  | **Month of procurement**  |
|  |  |  |  |  |  |  |

* **Purchase details from institutions – agri inputs, seeds, pesticides or any other agri equipment**
* **2020-21**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce/product**  | **Quantity purchased (QTL)** | **Purchase price (Avg)** | **Total purchase**  | **Name of suppliers**  | **Month of purchase**  |
|  |  |  |  |  |  |  |

* **2021-22**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce/product**  | **Quantity purchased (QTL)** | **Purchase price (Avg)** | **Total purchase**  | **Name of suppliers**  | **Month of purchase**  |
|  |  |  |  |  |  |  |

* **2022-23**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce/product**  | **Quantity purchased (QTL)** | **Purchase price (Avg)** | **Total purchase**  | **Name of suppliers**  | **Month of purchase**  |
|  |  |  |  |  |  |  |

**2023-24**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce**  | **Quantity purchased (QTL)** | **Procurement price**  | **Total procurement**  | **No. of farmers**  | **Month of procurement**  |
|  |  |  |  |  |  |  |

* **Sales details -2020-21, 2021-22, 2022-23. 2023-24**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No**  | **Name of produce/product**  | **Quantity sold**  | **Price (Avg)** | **Total sales**  | **Names of buyers**  | **Month of sale**  |
|  |  |  |  |  |  |  |

**C. Governance & Management**

**Governance details**

|  |  |
| --- | --- |
| 1. **Systems and Policies**
 |  |
| 1. HR policy in place
 |  |
| 1. Accounting guidelines
 |  |
| 1. Purchase policy
 |  |
| 1. Timely external & internal audit
 |  |
| 1. Frequency of board meeting
 |  |
| 1. Attendance
 |  |
| 1. Profit distribution pattern
 |  |
| 1. Shareholding Pattern
 |  |
| 1. MIS system
 |  |
| 1. Accounting system (software managed or manual)
 |  |

**Board meetings details**

|  |  |  |
| --- | --- | --- |
| **Year** | **No. of Board meetings held** | **Average attendance (%)** |
| 2018-19 |  |  |
| 2019-20 |  |  |
| 2021-22 |  |  |
| 2022-23 |  |  |
| 2023-24 |  |  |

**D. Proposed activities**

|  |  |  |
| --- | --- | --- |
| **Sr. No**  | **Activity**  | **Amount required**  |
| 1  | Procurement from farmers  |  |
| 2  | Purchase of agri input (seeds, fertilizers, pesticides cattle feed etc |  |
| 3  | Credit services to farmers  |  |
|  | **Total loan amount required**  |  |

**Detailed break up of proposed activities**

|  |
| --- |
| **Procurement from farmers**  |
| Season (sowing month – harvesting month )  |  |
| Name of commodity  |  |
| No. of farmers  |  |
| Target procurement Quantity in Qtl  |  |
| Average price/quintal  |  |
| Month of procurement  |  |
| Time line of procurement activity (start month- end months)Duration of storage  |  |
| Availability of warehouse  |  |
| Any value addition and processing details of the same  |  |
| Names of buyers  |  |
| Any agreement with buyers  |  |
| Any advance from buyers  |  |
| Time line of sale (start month- end month) |  |
| Average monthly sales (Qtl) |  |
| Expected sale price/quintal  |  |
| Sales realization- credit period to buyers  |  |

|  |
| --- |
| **Agri input purchase**  |
| Products  |  |
| Quantity (bags, litre, kgs)  |  |
| Purchase price/bags, litre, kgs)  |  |
| Month of purchase  |  |
| No. of farmers targeted  |  |
| No. of shops available  |  |
| Time line of sale (start month- end month) |  |
| Average monthly sales  |  |
| Expected sale price/bag, litre, kgs) |  |
| Cash sales or credit sales  |  |
| Credit period  |  |

|  |
| --- |
| **Credit services to farmers**  |
| Purpose of loan (crop, cattle loan, or any other agri and allied activity) |  |
| No. of farmers targeted  |  |
| No. of villages targeted, please specify names of villages  |  |
| Avg loan amount/ farmer  |  |
| Rate of interest  |  |
| Tenure  |  |
| Payment from farmers (monthly, quarterly)  |  |

**Customer References** (Please provide details of your top 3 customers)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Customer 1** | **Customer 2** | **Customer 3** |
| Name of Customer |  |  |  |
| Percentage in total sale |  |  |  |
| Location |  |  |  |
| Details of contact person (mobile & Tel. no.) |  |  |  |

**Supplier Reference** (Please provide details of your top 3 suppliers)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Supplier 1** | **Supplier 2** | **Supplier 3** |
| Name of Supplier |  |  |  |
| Percentage in total purchase |  |  |  |
| Location |  |  |  |
| Details of contact person (mobile & Tel. no.) |  |  |  |