

FRANCHISE APPLICATION



SECTION B – PERSONAL APPLICATION

1. Personal Details - To be completed by each Shareholder / Member & Surety if such Surety is not a Shareholder

Surname											Title										
First names																					
Town & Country of Birth											Gender										
Nationality											ID No										
Permanent SA Citizen		Email																			
Tel (b)											Tel (h)										
Cellular											Fax no										
Residential address											Code										
Period at present address	Years		Months					Residential property is													
Postal address											Code										
Driver's license											Personal Income Tax No										
Number of dependants											Number of children			Their ages							

2. Marital Status

Married											Date Married					
Divorced											Was final divorce order granted?		If yes, provide date of divorce decree?			
Widow (er)											Widow since?				(Include copy of Contract if married ANC, copy of divorce decree)	

3. If married please supply the following additional information about your spouse

Surname											Title				
First names															
Town & Country of Birth											Gender				
Name of employer															
Employer's address											Code				
Present position											Annual income	R			.00

4. Details of next of kin – 2 (not of the same address)

Initials and Surname																
Relationship											Tel No			Cellular		
Physical address											Code					
Initials and Surname																
Relationship											Tel No			Cellular		
Physical address											Code					

5. Employment history (from most recent)

	Employer	From	To	Last position held	Annual income
1.					
2.					
3.					

Please include a CV – See annexure checklist

6. Education													
Highest secondary qualification				Year passed		School							
If you have a degree or diploma, please specify													
If you have completed a formal apprenticeship(s) or pupillage, please specify													
If you have any other formal business skills, please specify													
7. Computer Literacy													
Indicate Computer Literacy		Access	Excel	Outlook	Explorer	Word	Other						
If you have completed formal PC literacy courses, please attach certificate or confirmation of training provider													
Please provide full details of previous practical computer experience													
8. Details of primary cheque/ credit card/ savings account													
Self													
Type of account		Bank/ Institution		Branch Name		Account Number			Date opened		Credit limit		
1.													
2.													
3.													
Spouse													
1.													
2.													
3.													
9. Credit record												Yes/ No	
Are you aware of any unpaid items (i.e. returned cheques, unpaid debit orders etc.) on the accounts listed in section 8 during the past 6 months?													
If yes, please provide detail													
Are there currently any items on your ITC record				If YES, please provide details									
Have you ever been sequestrated?				If YES, please provide details									
If YES, have you been rehabilitated?				If YES, date rehabilitated			MM	YYYY					
Have you ever been found guilty of a criminal offence?				If YES, specify details									
10. Previous business interests													
If you had any previous active interest in any other business, please provide the following details:													
Registered name:							Reg No						
Name of business													
Date established		Period involved		Shareholding			%						
Reason for departure													
11.1. Other current business interests													
Registered Name of Business						Registration No							
Nature of Business													
Interest held in capacity as shareholder of				%	OR	Director/ Managing Member							
Interest Capacity							Interest held since		DD	MM	YY		
Value of interest		Capital					Annual income						
11.2. Other current business interests													
Registered Name of Business						Registration No							
Nature of Business													
Interest held in capacity as shareholder of				%	OR	Director/ Managing Member							
Interest Capacity							Interest held since		DD	MM	YY		
Value of interest		Capital					Annual income						

SECTION B - ANNEXURES					
Annexures to be attached to every individual application			Annexure	Yes/ No/ N/A	
Personal income & expenditure statement			B1		
Personal assets & liabilities			B2		
Security offered			B3		
Application to include signed "acknowledgement form"			B4		
Detailed Curriculum Vitae			B5		
SECTION B – ACCOMPANIED DOCUMENTATION					
Applicable documents to be supplied for every individual application			Yes/ No/ N/A		
Details/ proof of the source of the financial (own) contribution of this shareholder/ member to the venture					
Copy of bank statements of shareholders/ members personal accounts for the last 6 months					
Documented proof of residential address as per FICA (i.e original utility account)					
Certified copy of marriage certificate or divorce decree					
Certified copies of ID's					
ANNEXURE "B1" – Personal Income & Expenditure of all prospective Shareholders					
Monthly income		Self	Spouse	Monthly expenditure	
Gross monthly income				Accommodation/ rental payment	
Allowance in cash				Alimony/ maintenance	
Commission & bonuses				Clothing	
Investments				Doctor & chemist	
Maintenance				Domestic & garden help	
Grant subsidies				Donations & pocket money	
Rental				Education: fees, books & accommodation	
Housing subsidy				Electricity and water	
Overtime				Entertainment	
Other(specify)				Groceries	
Other(specify)				Home loans (Bonds)	
Other(specify)				Insurance premiums	
Other(specify)				Leases	
Other(specify)				Life insurance premiums	
Other(specify)				Motor vehicles	
Other(specify)				Personal savings	
Other(specify)				Planned savings	
Other(specify)				Rates & taxes / levies	
Other(specify)				Retail accounts (i.e furniture)	
Other(specify)				Security	
Other(specify)				Subscriptions	
Other(specify)				Suretyship payment	
Other(specify)				Telephone and cell phone	
Other(specify)				Transport (petrol, bus fares & parking)	
Other(specify)				TV rental, Life stream/ DSTV subscriptions	
TOTAL INCOME				TOTAL COMBINED INCOME	
LESS PENSION, MEDICAL AID, PAYE				TOTAL COMBINED	
NET MONTHLY INCOME				COMBINED NET MONTHLY INCOME (A)	
COMBINED TOTAL MONTHLY EXPENSES (B)					
COMBINED MONTHLY SURPLUS/ DEFECIT (A) LESS (B)					
TOTAL EXPENSES					

ANNEXURE "B2" - Statement of Assets and Liabilities

ASSETS

1. Fixed property registered in your name

City and Town property

Physical Address (i.e. number , street name, suburb, town/ city)	Purchase Price	Date Purchased	Insured Value	Owner's valuation
1				
2				
3				
4				

Farm and Small Holding property

Physical Address (i.e. number , street name, suburb, town/ city)	Purchase Price	Date Purchased	Insured Value	Owner's valuation
1				
2				
3				
4				

2. Mortgage Bonds in own favour, i.e. where a bond is held over the fixed property of another person. State first or subsequent bond(s) and give a description of property. State the amount outstanding still receivable/ Timeshare.

3. Stock - Specify

4. Vehicles (state the year, make and model)

5. Miscellaneous movable property

6. Debtors (state the names)

7. Shares and/ Loans (specify)

Listed on the JSE	
Unlisted shares/ loans to private companies	
Other investments, assets and business interests (specify)	

8. Life Policies

Insurance Company	Policy number	Life cover value	Ceded to	Cash value

9. Credit Balances (e.g. savings accounts, fixed deposits, etc.)

TOTAL ASSETS

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LIABILITIES (Amounts in Rands)

Liabilities stated as on:

1. Mortgage bonds (for amounts due under deed of sale)

Address/ Name of farm	Bondholder	Bond Account Number	Interest rate	Instalment	Expiry date	Amount due

2. Term loans/ personal loans (specify)

N/A

3. Owing under instalment sale agreements

Type of asset e.g. vehicle, machinery, etc.	At which institution	Instalments monthly	Amount due

4. Income tax owing (state when due)**5. Owing to banks (state names & specify liabilities)****6. Owing in respect of credit cards (specify)****7. Other liabilities (describe and mention terms and conditions of repayment)****TOTAL LIABILITIES****SURPLUS OF ASSETS OVER LIABILITIES****CONTINGENT LIABILITY****1. Property Leases**

Item	Landlord	Monthly Rental	Commencement date	Term

2. Suretyship

In favour of	At Financial institution	Details of security provided	Amount

3. Notarial Bonds (state over which assets and in favour of whom on the above balance sheet)

In favour of	At Financial institution	Details of security provided	Amount

ANNEXURE "B3" - Security offered**Description of security available**

Type of security	Description	Securable value
First covering mortgage bonds – residential		
Second and continuing covering mortgage bonds where another financial institution or any other party holds prior ranking bonds NB: Consent of existing bondholder essential		
Cession of listed shares on the JSE excluding any shares listed in the development capital or venture capital sections of the JSE		
Pledged Kruger Rands		
Cession of fixed deposits		
Cession of unit trust		
Cession of policies with cash value		

Other (specify)

ANNEXURE "B4" - Acknowledgement Form

(*This section is to be completed by each Shareholder/ Member)

1. I _____ ID _____ warrant:

- that the information relating to my application provided in, Section B, of this application form dated _____, is true and correct to the best of my knowledge and belief; and
- I have not misrepresented any facts or statements;
- that the statement of personal assets and liabilities is complete, true and correct and all liabilities have been fully disclosed;
- authorisation is hereby given to Deeghuys Holdings (Pty) Ltd. to request an ITC report on my behalf

2. I confirm that:

- A. I am not a minor
 - B. I have never been declared mentally unfit by court
 - C. I am not subject to an Administration Order
 - D. I do not have any current application pending for debt restructuring or alleviation
 - E. I do not have any current debt re-arrangement in existence
 - F. I have not previously applied for a debt re-arrangement
 - G. I am not under sequestration
 - H. I do not have applications pending for credit, nor open quotations as envisaged in section 92 of the National Credit Act
- (If any of the above is incorrect, state which and give details)

3. I acknowledge:

- that the bank, in processing this application, may require to access information about myself, recorded with any third party, including but not limited to, credit bureaus and any financial institutions and I hereby consent to the bank accessing and/or obtaining this information; I consent to the bank sharing information with such agencies about how I manage this loan agreement, who may in turn share this information with other credit providers; and
- that, save for the obligation set out in this declaration, this application does not constitute any binding agreement on the bank, to provide the financing requested in this application. Should, however, the bank grant the financing requested, the bank will place reliance on the information provided herein, and should it, at any stage, come to the fore that any information was incorrect, the bank reserves the right, if it is prior to the finance being provided, to withdraw such financing and if it is subsequent to the financing being provided, then to cancel such financing and to demand immediate repayment of any amounts utilized there under.
- I consent to identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Services.
- I declare that I have received and read The Franchisors' Prospectus and is familiar with the contents

4. I authorised the bank to disclose:

- Any information relating to the conduct of my bank accounts held with the bank and/or my relationship with bank to any other division within the bank and /or any other member of the banks Group of Companies and/or any credit bureau or similar agency; and b) to the franchisor that my application for financing has been:
 - i) approved and the terms and conditions applicable to such financing; or
 - ii) declined, and where it has been declined because of lack of, business viability, then furthermore authorise the bank to disclose the specific reasons therefore.

5. I understand that if I am married in community of property, I am required to obtain the written consent of my spouse, in terms of the Matrimonial Property Act No. 88 of 1984, before entering into this Agreement and/ or before increasing the credit limit under my credit facility. I confirm that the required Spousal consent is held.

Signature _____ Signed at (place) _____ on _____

ANNEXURE “B5” – CV Template**Personal details**

Full Name	
State of Health	
First Language	
Other Language(s)	
Driver’s License	

Personal Attributes

Goals and objectives	
Personal qualities	

Secondary Education

Last school attended	
Year matriculated	
Highest Grade passed	
Subjects	
Leadership roles	
Outstanding Achievements	

Post-Matric Qualification

Institution attended	
Courses/ Degree completed	
Year achieved	

Current Employer

Name	
Position held	
Duties	
Period	

Previous Employer

Name	
Position held	
Duties	
Period	
Reason for leaving	

Previous Employer

Name	
Position held	
Duties	
Period	
Reason for leaving	

Previous Employer

Name	
Position held	
Duties	
Period	
Reason for leaving	

References

Name	Title	Employer	Contact Number

Please motivate below why you consider yourself as being likely to succeed in this business venture.