



National  
Enterprise  
Development  
Initiative



Social  
Development  
Fund

## YOUTH REVOLVING LOAN FUND SCHEME APPLICATION FORM AND BUSINESS PLAN TEMPLATE

*This form should be electronically filled, printed, signed, and put in a sealed envelope with all the supporting documents clearly marked "Application for the YOUTH REVOLVING LOAN FUND SCHEME Loans" and submitted to SDF or scanned and sent by email to [info@sdfgambia.gm](mailto:info@sdfgambia.gm)*

**Attention:** Alternatively, applications can be submitted to the following venues: SDF Head Office in Kanifing for those in the (GBA) ([s.sey@sdfgambia.gm](mailto:s.sey@sdfgambia.gm)), and the Regional Offices in **Brikamaba** for those in (CRR and URR) ([a.suwareh@sdf.gm](mailto:a.suwareh@sdf.gm)), and **Soma** for those in (NBR and LRR) ([j.demba@sdfgambia.gm](mailto:j.demba@sdfgambia.gm)). The Forms should be completed using clear legible hand writing in capital letter. The completed signed application with all the supporting documents can be submitted at the same offices or may also be scanned and sent by email to [info@sdfgambia.gm](mailto:info@sdfgambia.gm)

PERSONAL INFORMATION					
<b>Date of Application</b>					
<b>1. Name of Applicant</b>		<b>2. Gender</b>	Male <input type="checkbox"/>  Female <input type="checkbox"/>		
<b>3. Date of Birth</b>		<b>4. ID/ PC Number</b>			
<b>5. Residential Address</b>		<b>6. Regions</b> <i>Tick appropriately</i>			
				BJL	<input type="checkbox"/>
				KMC	<input type="checkbox"/>
				WCR	<input type="checkbox"/>
				LRR	<input type="checkbox"/>
				CRR	<input type="checkbox"/>
				URR	<input type="checkbox"/>
NBR	<input type="checkbox"/>				
<b>7. Contact</b>	Telephone Number (s)				
	Email Address				

<b>8. Educational Status</b>	<input type="checkbox"/> Attending school <input type="checkbox"/> Fulltime training <input type="checkbox"/> Out-of-school			
<b>9. Employment Status</b>	<input type="checkbox"/> Employed <input type="checkbox"/> Underemployed <input type="checkbox"/> Unemployed			
<b>10. Training Courses Attended</b>				
No.	Course description	Organized by	Duration	Year
<b>BANKING INFORMATION</b>				
<b>11. Name of Bank/Financial Service Provider</b>		<b>14. Account Type</b>	<input type="checkbox"/>	Current
<b>15. Account Number</b>			<input type="checkbox"/>	Savings
<b>15. Bban Number</b>				
<b>16. Current A/C Balance</b>				
<b>BUSINESS INFORMATION</b>				
<b>17. Name of Business</b>				
<b>18. Type of Business</b>				
<b>19. Business Address</b>	<b>20. Regions</b> <i>Tick appropriately</i>	BJL	<input type="checkbox"/>	
		KMC	<input type="checkbox"/>	
		WCR	<input type="checkbox"/>	
		LRR	<input type="checkbox"/>	
		CRR	<input type="checkbox"/>	

		URR	<input type="checkbox"/>			
		NBR	<input type="checkbox"/>			
	<b>21. Telephone No.</b>					
	<b>22. Email</b>					
<b>23. Employment Capacity</b>						
	a. Number of employees in the business if any	<i>Full Time</i>			<input type="checkbox"/>	Registered
		<i>Part Time</i>				
	b. How Many employees do you plan to have in the business after receiving the loan?			24. Legal Status	<input type="checkbox"/>	Not Registered
<b>25.</b>	<b>Summarize your business and list your products starting with your core products</b>					
<b>26.</b>	<b>Have you received any form of loans or financial assistance for your business in the past/present? If so please give details</b>					

27.	<b>Who are your customers and how will acquiring the Loan help your product or service satisfy the customers' needs?</b>
28.	<b>Describe the features and benefits of the products or services you sell.</b>
29.	<b>What makes your business different? Why your products and services are unique compared to other competitors?</b>
30.	<b>Summarize why do you need the Loan and how would this improve your business? (How will the loan increase the profitability/quality of your business?)</b>

<b>31.</b>	<b>How would you use the Loan if provided? Please indicate by filling the table below ( Budget Summary)</b>		
	Description	Unit Price (GMD)	QTY Total (GMD)
	Total Amount		
<b>32.</b>	<b>Description of your own financial contribution to the business</b>		
<b>33.</b>	<b>How would you expect the Loan to help improve the marketability of your products and services?</b>		

34. List the previous business expenses you incurred in the past 12 months backed with evidence of payment		35. List the previous business income you received in the past 12 months backed with evidence of receipt	
Description	Amount	Description	Amount
<b>Total Expenditure</b>		<b>Total Income</b>	

36. Expected expenses in first year (12 months) after receiving the Loan (BREAK IT DOWN)		37. Expected revenue in first year (12 months) after receiving the Loan (BREAK IT DOWN)	
Description	Amount	Description	Amount
<b>Total</b>		<b>Total</b>	

38. Please specify in what ways the Loan will help your business to become more sustainable.

**LOAN REQUEST**

39.	Loan Amount Requested	
40.	Type of Loan Facility	<input type="checkbox"/> Working Capital <input type="checkbox"/> Equipment Acquisition

41.	<b>Purpose for which loan is required</b>	
42.	<b>Requested loan Repayment Period in Months</b>	
43.	<b>Intended repayment frequency</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Biannually <input type="checkbox"/> Annually <input type="checkbox"/> Others (Specify):
44.	<b>Description/Type of Security proposed</b>	
45.	<b>Details of Security proposed (<i>Current condition of asset, location etc.</i>)</b>	
46.	<b>Estimated value of security proposed</b>	
47.	<b>Documents to be attached by the applicant</b> <ul style="list-style-type: none"> <li>• Copy of Business Registration Certificate</li> <li>• Copy of TIN Certificate</li> <li>• Copy of valid National Identification (ID, Passport, Driving License)</li> <li>• Copy of Course completion Certificate(s)</li> <li>• Statement of Accounts (if any)</li> </ul>	
48.	<b>Declarations</b>  <b>a. Applicant</b> I declare that to the best of my knowledge, all information provided in this application is correct and complete. I am aware that any false information may lead to my application being rejected.  <b>b. Guarantor</b> I confirm that the information contained in the application and the accompanying documents are correct and complete. As the Guarantor to this applicant, I understand that if the applicant defaults in the repayment of the loan, or is not able or refused to repay, or did not use the loan for the purpose for which it was approved, I will be responsible for refunding the full amount plus interest that may be accrued.	



<b>Applicant's Signature (For Group Applications three signatures are required)</b>	<b>Guarantor's Signature</b>
Name: Sign: Date: Mobile Numbers:	Name: Sign: Date: Mobile Numbers:
Name: Sign: Date: Mobile Numbers:	Address:
Name: Sign: Date: Mobile Numbers:	Occupation:
<p><b><u>FOR OFFICIAL USE ONLY</u></b></p> <p><b>DATE SUBMITTED</b> _____ <b>RECEIVED BY</b> _____</p> <p><b>SIGNATURE OF THE OFFICER</b> _____</p>	

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## **APPENDIX A**

### **ELIGIBILITY CRITERIA TO ACCESS YOUTH REVOLVING LOAN FUND SCHEME**

1. Must be a Gambian youths, as the credit scheme serves young Gambian entrepreneurs exclusively.
2. Must be within the age bracket of 18 – 35 years old (if it is a group, one member can be above 35 if justified).
3. Must be out-of-school-youth
4. Must have proof of entrepreneurship or business training from NEDI or be prepared to undergo such training with NEDI upon approval of your loan as a condition precedent to disbursement
5. Must be engaged in an economic activity/business as sole entrepreneurs or group of entrepreneurs
6. Must have a registered business.
7. Must have an operational bank account
8. Must be able to provide a simple viable business plan in a free format including a budget and a description of the management.
9. Must be able to provide security acceptable to the SDF to disburse the loan.
10. Provide clear indication of ability to repay the loan.
11. The amount of financing to a single beneficiary is dependent on the application assessment and business plan proposed but will not be more than GMD 500,000.00

## **APPENDIX B**

### **ADDITIONAL CRITERIA FOR GROUP APPLICATION**

1. Association or Kafo members must be Gambians
2. Beneficiaries must include 100% Gambian youth between the ages of 18-35 years
3. Minimum membership of 5 and a maximum membership of 10.
4. At least 75% of the members must provide proof of attendance or certificate that they have received entrepreneurship or vocational training
5. Business must be registered in the Association/Kafo's name.
6. At least 3 members of the executive should be signatories.

**APPENDIX C****ELIGIBILITY CRITERIA TO SERVE AS A GURANTOR**

1. He/she must be a Gambian
2. He/she must provide a valid Gambian identification document
3. He/she must not be less than 25 years of age
4. He/she must be willing to serve as adviser to the beneficiary
5. He/she must be willing to accept to serve as guarantor to beneficiary and agree to refund to the full loan amount in the event that the beneficiaries misuse/mismanage the loan plus any damages relating to the recovery of the amount.
6. He/she must provide an asset worth 150% more than the requested loan amount as collateral to secure the loan for the guarantee in the case of a working capital loan.