



**Citizens Economic Empowerment
Commission**

CEEC CONCEPT NOTE

APPLICATION FORM

FOR

INVESTMENT IN AQUACULTURE PARKS

Type of Empowerment Product- Aquaculture

- a) Under Fingerlings Hatchery (In Luapula & Northwestern Provinces Only)
- b) Under Cage Fish Farming (In Luapula Province Only)
- c) Under Cold Chain Solution (In Luapula & Northwestern Provinces Only)

Indicate your Line of Business:

THE LOAN

Indicate the loan amount applied for

ZMW

Your Proposed Loan Repayment Period (Months)

Date of Application

CEEC Concept Note for Aquaculture and Livestock Out Grower Scheme

1.0 APPLICANT INFORMATION						
1.1 Name of Business (MSME) or Cooperative Applying						
Legal Form of Applicant (e.g. Limited Company, Cooperative, etc.) Attach copy of certificate						
Business/ Cooperative Registration Number						
Social Distribution (majority composition of business) (please tick where applicable)		Youth-Female	Youth-Male	Persons with Disability	Women	Men
ZRA Tax Payer Identification Number (TPIN)						
Province				Village and Name of Headman/Induna		
District				Street Address & Plot No.		
Ward				Contact Number(s) for Applicant		

1.2 Shareholders of the Business/ (For Cooperatives, attach list of paid up members):					
No.	Full Names	Nationality	NRC/ Passport No. (provide copy of ID)	% share holding where applicable	Position in the Business

1.3 Authorized Representatives (Provide two Names)			
1. Name of Contact Person			
Position in the Business			
Contact Number(s)		Cell:	Telephone:
Email			
Physical Address (Residential Address)			
2. Name of Contact Person			
Position in the Business			
Contact Number(s)		Cell:	Telephone:
Email			
Physical Address (Residential Address)			

1.4 Previous CEEC Funding	
Is Applicant or any of its shareholders already a beneficiary of CEEC?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes give details:	

2.0 BUSINESS INFORMATION

2.1. Date business was formally established:

2.2. Economic sector of business:

2.3. State business product/service

2.4. Briefly describe the nature of business and its operations.

2.5. Is the business currently operational? Yes No

2.6. If business is not currently operational, state reasons for this:

2.7. What challenges does your current business face? (e.g., meeting the demand, working capital, skills, technological, etc.) Please provide brief explanation.

2.8. If funded, clearly explain how your business will operate from Production, Processing up to Marketing.

2.9. List all the essential equipment that will be required in your business to produce the product.

Description	Source/ country	Value of Machinery	
		ZMW	USD
Total			

2.10. Give a brief description on what your business innovation will be and what problem it will solve or the process it will improve.

2.11. Explain how your business will generate income for you or others or how it can assist in improving operations of your business.

2.12. Clearly explain how you will address the following in your production process;

No	Description	Explanation
2.12.1	Hygiene	
2.12.2	Occupational Health and Safety	
2.12.3	Environmental Protection	
2.12.4	Product Quality and Standard	

3.0 MARKET INFORMATION

3.1. Which market are you currently servicing? Include market location where applicable

3.2. If funded, what will be your target market for your processed products?

3.3. Where will you secure raw materials?

3.4. State any backward linkages in the supply of raw materials.

3.5. Who will be your major competitors, and why do you think you will survive the competition?

3.6. State the location of your project and its advantage for business.

4.0 FINANCIAL INFORMATION

4.1 What will be your production volume (capacity) per month/cycle?	KG/LITERS
4.2 What will be the price of your products?	ZMW
4.3 How much will be your monthly revenue?	ZMW
4.4 What will be the total direct cost of production per month?	ZMW
4.5 How much will be your monthly gross profit?	ZMW
4.6 How much did you spend to start your business? i.e. Capital	ZMW

5.0 Proposed Management Team

[Applicant to indicate names, positions, qualification and relevant experience of key members of the management team that will implement and run the proposed business.]

No.	Full Name	Management Position	Management Qualification and Experience

6.0 BUSINESS IMPACT

What will be the Business Impact? In not more than a sentence on each, please indicate the positive impact this business will have on the following:

a) Benefit to customers		
b) Benefit to suppliers		
c) Revenue Generation	Before CEEC Funding	ZMW
	After CEEC Funding	ZMW

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d) Number of Workers		Women	Men	Youth (Male)	Youth (Female)	Total
	Before CEEC Funding					
	After CEEC Funding					

		Before CEEC Funding	After CEEC Funding
e) Market Penetration (Market Share %)			
f) Access to export markets i.e. value of exports (ZMW)			
g) Social contribution i.e. business benefit to the community			

7.0 PROJECT BUDGET

7.1 PROJECT BUDGET

[Please indicate all the items needed to operationalize your business including raw materials and working capital]

No.	Item	Quantity	Cost (ZMW)	Total (ZMW)
1				
2				
3				
4				
5				
6				
7				
8				
Total Budget				

7.2 CLIENT CONTRIBUTION

Will any of the above items be financed by the Business? If so, list below.

No.	Item	Quantity	Cost (ZMW)	Total (ZMW)
1				
2				
3				
4				
Total Budget				

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8.0 THE COLLATERAL

Please note, this is a secured facility and, therefore, collateral is a strict requirement (e.g., movable and immovable assets/ landed property (100% title deed cover plus, valid valuation report), accounts receivable etc). The maximum loan amount for aquaculture investments K1,000,000.00 respectively at 12% interest rate and maximum loan tenure is 60 months.

Please list the type of collateral you are pledging against the loan facility. For landed Property please indicate Plot/ Stand No., Title Holder, Lease Period, Location (District and Province).	Estimated Value of Collateral (in Kwacha)

9.0 PROJECT IMPLEMENTATION

If you are funded, when would operations start?	Within 1-2 months	<input type="checkbox"/>	Within 3-4 months	<input type="checkbox"/>
	Within 5-6 months	<input type="checkbox"/>	More than 6 months	<input type="checkbox"/>

Signature _____ Date _____

10.0 CHECKLIST (Please check and tick all the necessary documents that must be submitted

For immovable assets/ landed property (Attach 100% title deed cover plus, valid valuation report)	
For Limited Company and Cooperative (Attach valid copy of certificate)	
For Cooperatives (Attach valid list of paid up members)	
For Limited Company (Attach copies of NRC for Shareholders)	
For Cooperatives (Attach copies of NRC for Chairperson, Vice Chairperson, Secretary and Treasurer and Two Committee Members)	
Attach Valid Quotations of equipment to be procured	