Bank Gaborone – SME Presentation

Bank Gaborone financial services and products for the fodder Value chain sub sector.

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Capricorn Group

Executive Summary

The fodder value chain has become increasingly important in Botswana due to recurring droughts, climate variability, and the need to improve livestock productivity. **Fodder production, processing, storage, transportation, and distribution all require financing and banking solutions.**

As Bank Gaborone, our role is to provide appropriate financial services that enable fodder producers, aggregators, transporters, retailers, and livestock farmers to grow sustainable businesses while contributing to national food and livestock security.

Bank Gaborone Solutions
Fodder Production

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Financing Solutions Across the Value Chain

Working Capital

A. Working Capital Finance
Purpose: To finance day-to-day operating expenses.
Covers:
- Purchase of seeds
- Fertilizers
- Labour costs
- Fuel
- Irrigation expenses

Benefits:
- Ensures uninterrupted production.
- Helps farmers procure inputs during planting season.

Product:
- Working Capital Loans
- Business Overdraft Facilities

Asset Finance

B. Asset Finance
Purpose: To finance acquisition of productive assets.
Examples:
- Tractors
- Disc harrows
- Centre pivots
- Boreholes
- Baling machines for lucerne and hay
- Trucks and trailers

Benefits:
- Improves productivity.
- Reduces operational costs.
- Enhances scalability.

Product:
- Asset Finance and Equipment Loans

Continued

Commercial Property & Infrastructure

C. Commercial Property and Infrastructure Finance
Purpose: To finance infrastructure development.
Examples:

- Storage sheds
- Warehouses
- Feed processing facilities
- Irrigation systems
- Water infrastructure

Benefits:

- Reduces post-harvest losses.
- Improves fodder quality and availability.

Product:

- Commercial Mortgage Loan
- Commercial Loan(CL)

Vehicle & Logistics Finance

E. Vehicle and Logistics Finance
Purpose: Support transportation businesses within the fodder ecosystem.
Examples:

- Bale transportation
- Feed distribution
- Bulk haulage
- Fleet Finance

Products:

- Vehicle & Asset Finance

SME Lending Value Proposition: "Growing Business"

Customer Need: Fuelling Business Growth

Product	Purpose	Typical Loan Size	Term Limit	Repayment Structure	Security/Collateral	Key SME Benefit
Working Capital Facility	Finance day-to-day operations, inventory, payroll, and short-term cash flow needs	BWP 50,000 to BWP 10 million+	3 to 24 months	Monthly principal and interest, bullet repayment possible	Debtors, inventory, guarantees, property	Maintains liquidity and supports operational continuity
Asset Finance	Purchase vehicles, machinery, equipment, technology, and productive assets	Up to 100% of asset value (subject to policy)	12 to 60 months	Fixed monthly instalments	Financed asset serves as primary security	Preserves cash while enabling business expansion
Overdraft Facility	Cover temporary cash flow shortfalls within an approved limit	Based on turnover and affordability	Renewable annually	Flexible use; interest charged on utilized balance only	Debtors, cession of income, property, guarantees	Immediate access to short-term liquidity

Flexible Repayment Structures

- Seasonal repayment options
- Industry specific terms
- Cashflow linked repayments
- Revolving credit facilities

The Applicable Interest Rate shall automatically vary whenever the PLR changes. The Bank reserves the right to review the margin from time to time in line with economical conditions and performance. Pricing follow a risk based approach

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Requirements

Business Loan Application
LOAN REQUIREMENTS FOR COMMERCIAL LOANS
1. A resolution signed by the authorized signatories for the company, to apply for the required facility amount.
2. The company's latest financials (audited for the past 3 years).
3. The company's up to date management accounts if financials are more than six months.
4. Cash flow projections for the 12 months (including assumptions, loan repayments for existing loans and proposed one)
5. 6 months latest bank statements
6. Current tax clearance certificate
7. Confirmation of physical address for the shareholders through utility bills which are not more than 3 months and clearly state the plot number, an affidavit or confirmation from company secretary.
8. Identity documents (or work and resident permits for the shareholders), spouse's ID, marriage certificate, proof of marital regime.
9. Personal Balance Sheets for the shareholders (CVs to be included)
10. Confirmation of operating address for the business in a form of utility bill not more than three months clearly stating the plot number, lease agreement or letter of confirmation from company secretary
11. Comprehensive profile of the company
12. Valuation of property proposed as security (with Bank Gaborone template)
14. Security/ Collateral - (Property,Vicles, Machinery, Cash, personal or corporate guarantees.
15. Sale agreement

Business Account Opening Requirements

1. Resolution to open account with Bank Gaborone stating signing arrangements , online banking user and user rights and application for ATM card
2**. Statutory Documents**
Certificate of Incorporation/Registration
Trade License (where applicable)
Shareholding structure
Company Constitution/Memorandum & Articles of Association
Tax Identification Number (TIN)
3. Identity Documents
National ID or Passport of shareholders, directors and signatories
Proof of residential address
Director and shareholder information
3. Financial Information
Audited financial statements , if available)
Management accounts for the current year
Bank statements (typically last 6–12 months)
12 months Cash flow projections with assumptions.
Income statements and balance sheets
4. Business Information
Business profile/company background
Description of products and services
Industry and market information
Business plan (especially for startups or expansion funding)
Details of major customers and suppliers
5. **Minimum deposit**

Transaction Banking Value Proposition: "Making Business Easy"

Customer Need: SMEs need efficient, secure, and affordable ways to receive, manage, and make payments.

Solution Area	Key Features	Customer Benefits
Business Current Account Le Nna Basic Account	Dedicated business account, multi-user access, account management tools, transaction reporting	Centralized financial management, improved control and visibility of business finances
Digital Banking through Business Online	Internet banking, mobile banking, self-service capabilities, real-time account access	Convenient banking anytime, anywhere; reduced branch visits and greater operational efficiency
Payments & Transfers	EFTs, RTGS, instant payments, scheduled payments, bulk payments	Faster and secure payments to suppliers, employees, and beneficiaries
Bureau - Payroll Solutions	Bulk salary processing, employee account integration, automated payment schedules	Streamlined payroll administration, reduced errors, improved employee satisfaction
Collections Solutions	Debit orders, merchant services, online payment gateways	Faster collections, improved customer payment convenience, enhanced cash flow
Point-of-Sale (POS)/ Easy2Pay Solutions	Card acceptance, contactless payments, mobile POS devices, settlement reporting	Increased sales opportunities, reduced cash handling risks, improved customer experience
Merchant Acquiring	Card payment acceptance across physical and digital channels	Enables SMEs to serve more customers and support cashless transactions
Foreign Exchange	Multi-currency accounts, international payments, FX services	Supports importers/exporters with efficient global trade and foreign currency management

SME Investing Value Proposition: "Growing Business Wealth"

Customer Need: SMEs need ways to optimize surplus cash while maintaining liquidity

CVP Construct	Solution	Key Features	SME Benefits
Short-Term Liquidity Solutions	Call Accounts	Immediate access to funds while earning interest	Maintains liquidity while generating returns on surplus cash
	Notice Deposits	Higher interest rates with agreed notice period for withdrawals	Balances liquidity needs with enhanced returns
	Money Market Products	Low-risk, short-term investment vehicles	Preserves capital while earning competitive returns
Business Wealth Creation	Fixed Deposits	Fixed investment period with guaranteed returns	Predictable income and capital growth
	Treasury Solutions	Foreign exchange, interest rate and liquidity management solutions	Protects and optimizes business funds in changing market conditions
Cash Management Optimisation	Sweep Accounts	Automatic transfer of excess balances into interest-bearing accounts	Maximizes returns on idle cash

SME Insurance Value Proposition: "Protecting What Matters"

CVP Construct	Solution	Key Features	SME Benefits
Business Protection	Property Insurance	Covers buildings, offices, warehouses, and business premises	Protects business assets against unforeseen damage or loss
	Fire and Theft Coverage	Protection against fire damage, burglary, and theft-related losses	Reduces financial impact from major property risks
	Equipment Insurance	Covers machinery, vehicles, technology, and operational equipment	Ensures business continuity through replacement or repair of critical assets
Operational Risk Coverage	Business Interruption Insurance	Covers loss of income resulting from insured events disrupting operations	Maintains cash flow and supports business recovery during downtime
	Cyber Risk Protection	Covers cyber-attacks, data breaches, and ransomware incidents	Protects business reputation, data, and financial stability
	Professional Indemnity	Protection against claims arising from professional errors or negligence	Reduces legal and financial exposure for service-based businesses
Employee Protection	Group Life Cover	Financial protection for employees and their beneficiaries	Enhances employee welfare and strengthens talent retention
	Key Man Insurance	Covers financial loss arising from the death or disability of critical employees or owners	Protects business continuity and leadership succession
Financial Security	Credit Life Insurance	Covers outstanding debt obligations in unforeseen circumstances	Protects both the business and lender from financial stress
	Public Liability Cover	Covers legal liabilities arising from business operations	Protects the business from costly legal claims and settlements

Contact Details BG

Branch	Local Market	Contact Name	Designation	Email Addresss	Contact Details
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Thank You