

# FRESH BAKERIES

## BAKERY APPLICATION FORM



### PERSONAL DETAILS

Surname											
First names											
Place of birth						Nationality					
Date of birth		D	D	M	M	Y	Y	ID Number			
Residential address											
										Code	
Postal address											
										Code	
Telephone (Business)						Telephone (Home)					
Cell						e-mail address					
Permanent SA Citizen?						YES	NO	Fax no.			
At present address	Years		Months		Residential property is	Owned	Rented	By	Self	Spouse	

### Marital Status

Single	YES	NO	If married	COP	ANC with Accrual	ANC without Accrual	Tribal
If divorced	Final	YES	NO	Date final			
If widow/er					Other		

*(Include copy of Contract if married ANC, copy of divorce decree)*

### If married please supply the following additional information about your spouse

First names											
Place of birth						Nationality					
Date of birth		D	D	M	M	Y	Y	ID Number			
Name of employer											
Employer's address											
										Code	
Employer's telephone											
Present position						Annual income					
Number of dependents		Number of children				Their ages					

### Details of next of kin

Name and residential address of next of kin (not of the same address) Relationship:											
Name											
Address											
										Code	
Telephone											

### Employment history

Employer	From	To	Type of work	Last position held	Annual income
1.					
2.					
3.					
4.					

*(Kindly include a CV)*

Education				
Highest standard passes	Std		Year	
Do you have a degree or diploma	YES	NO	If YES, specify	
Formal apprenticeships or pupillage?	YES	NO	If YES, specify	
Do you have any formal business skills?	YES	NO	If YES, specify	

Details of primary cheque / credit card / savings account				
Type of account	Bank / Institution	Account number	Date opened	Limits
Self				
1. Cheque				
2. Credit card				
3. Savings				
Spouse				
1. Cheque				
2. Credit card				
3. Savings				
** Please attached 3 months personal balance sheet and Proof off income			YES	NO

Current accounts (If none, recently settled accounts)				
Institution / Business	Branch	Account number	Balance	Present limit
1.				
2.				
3.				
4.				

Credit record				
Have you ever had any judgements against you (are you blacklisted)?	YES	NO	If YES, specify details	
Have you ever been sequestrated?	YES	NO	If YES, specify details	
			Date	D D M M Y Y
			If YES, have you been rehabilitated?	
			YES	NO
			Date	D D M M Y Y
Have you ever been found guilty of a criminal offence	YES	NO	If YES, specify details	

Statement of Assets and Liabilities						
ASSETS (Amount in Rand)						
1. Fixed property registered in your name						
City and Town property					Owner's valuation	Bank use
Erf no	City/Township	Purchase price	Date purchased	Fire insurance		
Farm and Smallholding property					Owner's valuation	Bank use
Erf no/Name of farm	City/Township	Purchase price	Date purchased	Fire insurance		
Property bought under deed of sale						
Erf no/Name of farm	City/Township	Purchase price				
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)						



TOTAL LIABILITIES	
ASSETS LESS LIABILITIES	
SURPLUS OF ASSETS OVER LIABILITIES	
NOTARIAL BONDS (state over which assets and in favour of whom)	

### CONTINGENT LIABILITY

1. Leases

Item	Financed by	Outstanding amount	Instalment	Date payable

2. Suretyship

In favour of	At financial Institution	Details of security provided	Amount

Monthly income	Self	Spouse	Monthly expenditure	
Gross salary	R	R	Bond repayment/Rent	R
Housing subsidy	R	R	HP/Loan/Credit card	R
Car allowance	R	R	Insurance (Life and sort-term)	R
Commission	R	R	Domestic (water, lights, rates)	R
Overtime	R	R	School and University fees	R
Other (specify)	R	R	Transport	R
Other (specify)	R	R	Maintenance (if divorced)	R
Other (specify)	R	R	Subtotal (fixed expenses)	R
Other (specify)	R	R	Other (specify)	R
Other (specify)	R	R	Other (specify)	R
Other (specify)	R	R	Other (specify)	R
TOTAL INCOME	R	R	Other (specify)	R
Less: Pension/Medical aid/PAYE	R	R	Other (specify)	R
NET INCOME	R	R	TOTAL EXPENSES	R

### Description of security

Type of security	Available (x)	Value	Owned	Bank use
First covering mortgage bonds - residential				
Continuing covering mortgage bonds where another financial institution or any other party holds prior ranking bonds. <b>NB:</b> 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 deposit				
Cession of unit trust				
Cession of life policy (Surrender value)				
Other (specify)				
1.				
2.				
3.				

### New business detail

Managed by whom (Full-time):			
Date available for training:			
Geographical preference:	1	2	3
Do you intend involving a partener?	YES	NO	If yes, such a person must also complete an application form
Name of partner			

If yes, state approximate shareholding	Self	%	Self	%
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### Intended financing

Means	R	Source
Own cash		
Partner's cash contribution		
Do you apply for a business loan?	YES	NO

### Please attach a copy of your ID document with this application

I submit the following information as a complete and true personal record at the time of the date shown below. I understand that Wheatfield Holdings is relying upon all the above information as a material factor in considering my application to become a franchisee of their group and therefore agree to promptly notify Wheatfield of any material change in any of the above information or any subsequent information provided to Wheatfield.

I declare that I have received and read Fresh Bakeries Prospectus.

I acknowledge the fact that this application does not bind or obligate any party in any manner.

Signed at \_\_\_\_\_ on \_\_\_\_\_

Signature \_\_\_\_\_

Signed at \_\_\_\_\_ on \_\_\_\_\_

Signature \_\_\_\_\_

Please e-mail to: [floors@freshbakery.co.za](mailto:floors@freshbakery.co.za)  
 Or send to: Franchise Application Department  
 P.O. Box 95841  
 Waterkloof  
 0145  
 or fax to : +27 12 346 4175

Do you or have you ever had any interest in any other business	YES	NO
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If YES, please supply the following details

Name of business (including CC/Co name and registration number where applicable)
Nature of business
Period of existence

### Terms and conditions for a Business loan

I intend to finance the complete set-up cost of the franchise with my own funds	YES	NO
I shall apply for a business loan myself at a financial institution of my own choice	YES	NO
I request Wheatfield to assist me with a loan application at a financial institution of its choice.	YES	NO

If yes, then you must sign the acknowledgement and consent hereunder.

If any of the finance options is applied for, the approval or refusal of the application is within the sole discretion of the financial institution. This financial institution will provide you with a facility letter or letter of approval setting forth the full details of the financing granted, security to be furnished, cost involved and related matters.

### ACKNOWLEDGEMENT AND CONSENT BY APPLICANT

(This consent is required in terms of the Code of Banking Practice relating to obtaining written consent for verification of information provided for during the lending assessment process.)

I hereby irrevocably:

authorise the **financial institution** selected by Fresh Bakeries to contact any of the referees (including but not limited to banks or auditors), mentioned in this application form and to obtain any additional information which the **financial institution**, in its sole discretion, may deem necessary;

authorise the **financial institution** to cross refer any documents or information regarding my personal, business or financial affairs to one another, in as far as it may be necessary for either of them to comply with their agreement.

I hereby declare that the information provided in this application form is to the best of my knowledge true, correct and accurate in all material respects.

I acknowledge that failure to disclose any information that are relevant to this application, or the furnishing/provision of any untrue, incorrect or inaccurate information will render this application or any agreement or subsequent agreement entered into between the **franchisor** and myself (either personally or on behalf of any CC or Company) or myself and the **financial institution**, null and void.

I herewith declare that the amount as stated in the application as own contribution has not been borrowed from any source where it is repayable in the future or where it may cause any financial liability to the business.

I further acknowledge that this application does not constitute any form of agreement or contract whatsoever between the **franchisor**, the **financial institution** and myself, and is no way binding on either party. However, if any finance is granted to me as a result of this application, the information contained herein will throughout the duration thereof form the basis for such financing.

I acknowledge that if finance is approved by the **financial institution** in addition to this application form, I will be required to complete and sign documentation to be used by the **financial institution**, and to pay the costs involved where applicable, which I agree to do on request.

I authorize the **financial institution** to disclose full particulars regarding the approval of my application to Fresh Bakeries.

Signed at	_____	on	_____
APPLICANT		WITNESSES	
	_____	1.	_____
		2.	