

# brePa Micro-Credit Services - Business Loan Application

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

The Manager  
brePa Micro-Credit Services  
P. O. Box CO 1395  
Tema

Dear Sir/Madam,

## APPLICATION FOR LOAN

I/we wish to apply for a loan of \_\_\_\_\_  
(GH¢ \_\_\_\_\_). The loan purpose is \_\_\_\_\_

I will repay over \_\_\_\_\_ months.

This facility if granted will be secured with:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

I look forward to a favourable response.

Yours faithfully,

NAME.....

SIGN.....

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### OFFICE USE ONLY

DATE OF RECEIPT OF APPLICATION.....

DATE OF COMPLETION .....

LOAN OFFICER.....

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## PERSONAL PROFILE OF OWNER/DIRECTOR

Surname \_\_\_\_\_ Other Name(s) \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Birth Place \_\_\_\_\_  
Phone # \_\_\_\_\_ Email \_\_\_\_\_  
Hse #/Residential Add. (Digital Address) \_\_\_\_\_ Years of stay \_\_\_\_\_  
Residence: (underline) Owned, Rented, Family, Friend's, Other: (state) \_\_\_\_\_  
Marital status \_\_\_\_\_ # of Dependants \_\_\_\_\_  
Name of Spouse \_\_\_\_\_ Spouse Phone # \_\_\_\_\_  
Name of Religious Place of Worship \_\_\_\_\_ Digital Add. \_\_\_\_\_  
Occupation \_\_\_\_\_ Current Employers \_\_\_\_\_  
Contact Name & Position \_\_\_\_\_ Phone# \_\_\_\_\_  
ID type \_\_\_\_\_ ID # \_\_\_\_\_

## BUSINESS DETAILS

Business Name \_\_\_\_\_ Registration Number (copy attached) \_\_\_\_\_  
Nature of Business \_\_\_\_\_ Business Start Date \_\_\_\_\_  
Business Location (Digital Address) \_\_\_\_\_ Annual Turnover \_\_\_\_\_  
Source(s) of income \_\_\_\_\_ (Attach bank statement - 06 months)  
Annual profits (previous year) \_\_\_\_\_ (attach audited accounts)  
Annual profits (current year) \_\_\_\_\_ (attach management report)  
Annual profits (next year) \_\_\_\_\_ (attach budget)

## GUARANTOR PROFILE

Full Name \_\_\_\_\_ DOB \_\_\_\_\_  
Hse # \_\_\_\_\_ Location (Digital Add.) \_\_\_\_\_  
Phone # \_\_\_\_\_ Email \_\_\_\_\_  
Name of Religious Place of Worship \_\_\_\_\_ Digital Add. \_\_\_\_\_  
Occupation \_\_\_\_\_ Currently Employers \_\_\_\_\_  
Current Workplace location/address (Digital Address) \_\_\_\_\_  
Monthly Income (attach 6months payslip) \_\_\_\_\_ Source(s) of income \_\_\_\_\_

I, ..... guarantee to pay the loan plus associated cost should the client default as scheduled.

Signature..... Date.....

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**BUSINESS PROFILE** (Please attach Balance Sheet & P&L Statements in lieu of below info)

**BALANCE SHEET AS @** \_\_\_\_\_

**Current Assets**

Cash @ hand \_\_\_\_\_  
 Bank balance(s) \_\_\_\_\_  
 Stock value @ cost \_\_\_\_\_  
 Advance payment(s)(attach list) \_\_\_\_\_  
**Total Current Assets(1)** \_\_\_\_\_

**Fixed Assets**

| (Item & specification)               | VALUE |
|--------------------------------------|-------|
| _____                                | _____ |
| _____                                | _____ |
| Unexpired rent for business premises | _____ |
| <b>Total Fixed Assets(2)</b>         | _____ |

**TOTAL ASSETS(1+2)** \_\_\_\_\_

**Current Liabilities**

Trade Creditors(attach list) \_\_\_\_\_  
 Advance payment by clients(attach list) \_\_\_\_\_  
 Loan balance(s) (attach details) \_\_\_\_\_  
**Total Liabilities (3)** \_\_\_\_\_  
**EQUITY(1+2-3)** \_\_\_\_\_

**PROFIT & LOSS STATEMENT OF** \_\_\_\_\_

**Sales**

Good day \_\_\_\_\_  
 Bad day \_\_\_\_\_  
 Average \_\_\_\_\_

**Cross check:**(ask of the ff. sales)

A day ago \_\_\_\_\_  
 Two days ago \_\_\_\_\_  
 Three days ago \_\_\_\_\_

**Projected monthly sales( avge of above x 26 days)**  
 \_\_\_\_\_ (4)

**Purchases:**

Max. purchases per week \_\_\_\_\_  
 Min. purchases per week \_\_\_\_\_  
 Average purchases per week \_\_\_\_\_

**Projected avge purchases/ month** \_\_\_\_\_ (5)

**Gross Profit (4-5)** \_\_\_\_\_ (6)

**Business Expenses**

Salaries \_\_\_\_\_ Water & electricity \_\_\_\_\_ Telephone \_\_\_\_\_ Rent \_\_\_\_\_ Tax \_\_\_\_\_  
 T&T \_\_\_\_\_ Assembly levy \_\_\_\_\_ Interest expense \_\_\_\_\_ **Tot. B/Expenses** \_\_\_\_\_ (7)

**Net Business Income(6-7)** \_\_\_\_\_ (8)

**Household Expenses**

Rent \_\_\_\_\_ Power \_\_\_\_\_ Water \_\_\_\_\_ Food \_\_\_\_\_ Education \_\_\_\_\_ T&T \_\_\_\_\_  
 Health \_\_\_\_\_ Clothing \_\_\_\_\_ Alms \_\_\_\_\_ Others \_\_\_\_\_ **Total H/ex.** \_\_\_\_\_ (9)

**OTHER INCOME(S)**

Source \_\_\_\_\_ Amt \_\_\_\_\_ (10)

**Total Income(8+10)** \_\_\_\_\_ **(11) Net Monthly(11-9)** \_\_\_\_\_

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## OFFICE USE ONLY

### BUSINESS & CREDIT HISTORY, ANTICIPATED RISKS, & OTHERS – LOAN OFFICER

Amt \_\_\_\_\_ Rate p.m. \_\_\_\_% PF \_\_\_\_\_% Term \_\_\_\_\_ Rpmt Frequency \_\_\_\_\_ Instalment \_\_\_\_\_

Collateral \_\_\_\_\_

Signature \_\_\_\_\_ Dated \_\_\_\_\_

## CREDIT COMMITTEE SUMMARY

Date:

## APPROVAL

Date: