

[illegible]

#### 4. BUSINESS ASSESSMENT

Description of Business Activity/  
Product \_\_\_\_\_

Number of years in Operation \_\_\_\_\_ How long at current Location \_\_\_\_\_

If Less than 2 years, where was the business located and why did you relocate?

No of employees: Permanent ☐ Temporary ☐

Who are your customers? \_\_\_\_\_

Who are your suppliers \_\_\_\_\_

#### 5.BANK DETAILS

Do you have an account with DREAM Financial Services LTD? ☐ Yes ☐ No

If yes please indicate:

Branch Name \_\_\_\_\_ Account Name \_\_\_\_\_

Account Number \_\_\_\_\_ Date Opened \_\_\_\_\_

##### 5.1. ACCOUNTS IN OTHER BANKS / FINANCIAL INSTITUTION(S)

Do you have accounts in other banks / financial institutions? ☐ Yes ☐ No

If yes, please indicate account number

| Bank | Account Number | Branch | Status( DR/CR) |
|------|----------------|--------|----------------|
|      |                |        |                |
|      |                |        |                |
|      |                |        |                |

*Attach bank statements*

##### 5.2. LOANS IN OTHER BANKS / FINANCIAL INSTITUTION(S) Yes ☐ No ☐

If yes, please indicate

| Bank/Financial Institution | Loan Amount | Loan Period | Loan Instalment |
|----------------------------|-------------|-------------|-----------------|
|                            |             |             |                 |
|                            |             |             |                 |
|                            |             |             |                 |

#### 6. LOAN PARTICULARS

Amount Applied for MWK \_\_\_\_\_ Purpose of Asset \_\_\_\_\_

Cost of Asset (MK) \_\_\_\_\_ Own Contribution (MK) \_\_\_\_\_

Repayment Period \_\_\_\_\_ Affordable Monthly Installment (MK) \_\_\_\_\_

## 7. SECURITY/ COLLATERAL

### 7.1. ASSETS (VEHICLE& MACHINERY) PLEDGED

| Vehicle Reg.<br>/Serial Number | Make | Model | Loan Balance if<br>any | Financed BY |
|--------------------------------|------|-------|------------------------|-------------|
|                                |      |       |                        |             |
|                                |      |       |                        |             |
|                                |      |       |                        |             |
|                                |      |       |                        |             |

*Attach Blue Book*

### 7.2. ASSETS (PROPERTIES) PLEDGED

| Title Number | Location | Developed/undeveloped | Estimated<br>Value | Financed By |
|--------------|----------|-----------------------|--------------------|-------------|
|              |          |                       |                    |             |
|              |          |                       |                    |             |
|              |          |                       |                    |             |
|              |          |                       |                    |             |

## 8. REFEREES

| Name | Address | Telephone | Relationship |
|------|---------|-----------|--------------|
|      |         |           |              |
|      |         |           |              |
|      |         |           |              |

## 10. Applicants' Signature s

1. Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_
2. Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_
3. Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

## 11. RECOMMENDATION

Loan Amount \_\_\_\_\_ Loan Period \_\_\_\_\_

Payment Frequency \_\_\_\_\_

Account Relationship

Officer \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Supervisors

Name \_\_\_\_\_ Signature \_\_\_\_\_

Comments

\_\_\_\_\_

## 10. ATTACHMENTS

|      |   |  |
|------|---|--|
| No.: |   | Supporting documents                                   |
| A    |   | <b>Sole Proprietor</b>                                 |
|      | 1 | Loan application form                                  |
|      | 2 | Financial Statements                                   |
|      | 3 | Bank Statements  |
|      | 4 | Cash flow statement for the previous year              |
|      | 5 | Projected cash flow statement                          |
|      | 6 | Business Records                                       |
|      | 7 | Security document                                      |
|      | 8 | Business registration certificate (Photocopy)          |
| B    |   | <b>COMPANY: AS IN 'A' ABOVE PLUS THE FOLLOWING</b>     |
|      |   | Certificate of incorporation (Photocopy)               |
|      |   | Memorandum and Articles of Association (Photocopy)     |
|      |   | Board resolution to borrow (for limited companies)     |
|      |   | Map  |
|      |   | Security Documents (Photocopy)                         |
| C    |   | <b>PARTNERSHIP; AS IN 'A' ABOVE PLUS THE FOLLOWING</b> |
|      |   | Share structure  |
|      |   | Partnership Agreement                                  |
|      |   | Registration certificate.                              |
|      |   | Resolution   |
|      |   | Personal guarantee of all partners.                    |
|      |   | Authorized signatory for all documentation             |