



BUSINESS LOAN APPLICATION FORM

APPLICANT DETAILS

Business Information				
Full Legal Name				
Business Registration Number				
Date Registered				
Registration Authority and Place				
Business Address				
Business Telephone				
Type of Ownership <i>(tick where applicable)</i>	Sole Trader	Partnership	Co-operative	Private Limited
Gender (Male/Female/Jointly Owned) <i>(tick where applicable)</i>	Male	Female	Jointly Owned	
Period in Business	Date Started		Number of Employees	

Ownership Distribution (List Shareholders, Partners, Owner Names)

Name	Title	% Ownership	ID/D. License/Passport No.

APPLICANT BANKING DETAILS

ZWMB Bank Account Name				
Account Number				
Branch				
Date Account Opened				
Account Type <i>(tick applicable)</i>	Corporate	Current	Savings	Joint

Details of Any Other Bank Account (Attach 3-6 months Bank Statements)

Name of Bank	A/C Type	Loans Advanced	Utilisation	Expiry Date	Security Held

BUSINESS BACKGROUND

Indicate your type of business & give a brief history, future plans and projections, and describe your products and/or services and competition (*Attach Business Plan*)

BUSINESS FINANCIAL DETAILS

Period Ending (DD/MM/YY)

Full Year Accounts Yes No Financial Statements Audited Yes No

Current Values

Assets	(\$)	Liabilities	(\$)
Land & Buildings		Creditors	
Machinery & Equip		Statutory Obligations	
Furniture & Fittings			
Debtors			
Bank & Cash			
Total Assets		Total Liabilities	
Net Worth			

PROFIT & LOSS INFORMATION

	Period 1	Period 2	Period 3	Period 4
Sales				
Gross Profit				
Profit before Interest & Tax				
Net Profit				
Retained Profit				

LOAN REQUEST

Amount of Loan Requested (\$) Proposed Loan Repayment Period (Months)

Brief Purpose of Loan:

Specific Loan Purpose (*Tick where applicable*)

Capital Expenditure	<input type="checkbox"/>
Working Capital	<input type="checkbox"/>
Other	<input type="checkbox"/>

If *Other* state Type of Loan Required

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LOAN APPLICATION CHECKLIST

Please be sure all of the following documentation has been included in order for your loan application to be processed

1.	Certificate of Incorporation <i>(where applicable)</i>	
2.	Memorandum and Articles of Association <i>(where applicable)</i>	
3.	Partnership Agreement <i>(where applicable)</i>	
4.	Director's or Partners' & Signatories Identity Cards <i>(Valid Passport/Driver's License [Plastics/Metal])</i>	
5.	Accountant-Prepared Business Financial Statements <i>(Profit and Loss Statement, Balance Sheet)</i> for the past three fiscal years <i>(for existing businesses)</i>	
6.	Directors' or Partners' & Signatories Proof of Residence (Utility Bills) not more than 3 months old	
7.	Passport size photos for Directors' or Partners' & Signatories	
8.	Tax Clearance Certificate (ITF263) <i>(where applicable)</i>	
9.	Latest Final Accounts <i>(where applicable)</i>	
10.	Management accounts <i>(where applicable)</i>	
11.	Business Plan	
12.	Cash Flow Projections	
Specify any other attachments		
13.		
14.		
15.		

FOR BANK USE ONLY

Originating Branch/Unit	Date	Contact Details	Comments
Received by:			
Processed by: Credit Analyst			
Checked by: Head of Credit			

Customers: For incorporated borrowers, guarantors of financial and assets received, unless covered by bank deposits or marketable collateral. If personal assets are in joint names, a sole proprietorship, and/or partnership, the bank may require all parties to pledge collateral.

Source of Repayment:	
Frequency (e.g. Monthly)	1st Repayment Date (DD/MM/YY)

TRADE REFERENCES

1. Name	
Contact Person	
Contact Numbers	
Supplier/Customer	
Product/Service	
Address	
2. Name	
Contact Person	
Supplier/Customer	
Product/Service	
Address	

COLLATERAL SECURITY

Security Type	Description	Value (\$)

GUARANTEE/GUARANTOR INFORMATION

Name of Guarantor	Amount (\$)	Collateral Security Offered

Guarantors: For incorporated borrowers, guarantees of owner(s) are usually required, unless secured by bank deposits or marketable collateral. If personal assets are in joint names, a sole proprietorship, and/or partnership, the Bank may require all parties to pledge collateral.

MISCELLANEOUS INFORMATION

Is the business an endorser, guarantor or co-worker for any obligation not listed in the financial statement Yes No

If Yes, what is the Contingent Liability?

Has the business or principal owner ever been declared insolvent/ bankrupt Yes No

If Yes, provide details on separate sheet?

Is the business a defendant in any lawsuit? Yes No

If Yes, provide details on separate sheet?

Are any of the business assets encumbered by liens or attachments of any type? Yes No

Name of Asset	Attached by Whom	Amount (\$)

DECLARATION

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the Bank for the costs, if any, of surveys, title or mortgage examinations, appraisals, etc., performed by non-bank personnel with the consent of the applicant. The undersigned authorizes the Bank to contact any bank and trade creditors/debtors it deems necessary without further notice.

Business Name (Print)		
Applicant Signature:		Date:
Applicant Title		
Applicant Signature:		Date:
Applicant Title		
Applicant Signature:		Date:
Applicant Title		
Applicant Signature:		Date:
Applicant Title		
Guarantor's Signature		Date:
Guarantor's Signature		Date:
Guarantor's Signature		Date:
Guarantor's Signature		Date: