**GUYANA BANK FRO TRADE AND INDUSTRY LIMITED**

**Commercial Loan Application – SBB Loans**

**Loan A/c No. .....……………..**

|  |  |
| --- | --- |
| **I/We apply for a loan of $** | **Purpose:** |
| **Surname(s)** | **First Name(s)** | **ID/Passport #** | **Age** | **Telephone No.(s)** |
| **1.** | **1.** |  |  |  |
| **2.** | **2.** |  |  |  |
| **3.** | **3.** |  |  |  |
| **Trade/Company Name:** |
| **Address(es)** | **Years There** | **Marital Status** | **No. of Dependents** |
| **1.** |  |  |  |
| **2.** |  |  |  |
| **3.** |  |  |  |
| **SPOUSE(S)** |
| **Surname(s)** | **First Name(s)** | **ID/Passport #** | **Age** | **Telephone No.(s)** |
| **1.** | **1.** |  |  |  |
| **2.** | **2.** |  |  |  |
| **3.** | **3.** |  |  |  |
| **NATURE OF ENTITY: NO. OF EMPLOYEES:****............................................................................................................................................................................................................ .............................****.................** |
| **PRODUCTS/SERVICES PROVIDED** | **DATE COMMENCED** | **AVERAGE ANNUAL OUTPUT** **(OVER 3 YEARS)** | **AVERAGE ANNUAL SALES** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **MONTHY** **EXPENDITURE** | **Amount (G$)** | **MONTHLY INCOME** | **AMOUNT (G$)** |
| **1** | **2** | **3** |  | **1** | **2** | **3** |
| **Rent** |  |  |  | **Gross Income** |  |  |  |
| **Fuel** |  |  |  | **Other Income** |  |  |  |
| **Salaries** |  |  |  | **Total** |  |  |  |
| **Finance Cost** |  |  |  | **Less Expenses** |  |  |  |
| **Debt Servicing** |  |  |  | **Monthly** **Surplus/Deficit** |  |  |  |
| **Transportation** |  |  |  |  |  |  |  |
| **General** |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |
| **ATTESTATION:** |
| **I/WE HEREBY WARRANT AND CONFIRM ALL THE FOREGOING STATEMENTS ARE TRUE AND CORRECT AND HAVE BEEN MADE BY ME/US KNOWING YOU WILL RELY THEREON IN CONSIDERING THE ABOVEMENTIONED APPLICATION. I/WE AUTHORISE YOU TO OBTAIN ANY INFORMATION YOU MAY REQUIRE RELATIVE TO THIS APPLICATION FROM MY/OUR EMPLOYER(S), IF ANY, AND FROM ANY OTHER SOURCE TO WHICH YOU MAY APPLY, EACH SOURCE BEING HEREBY AUTHORISED BY ME/US TO PROVIDE YOU WITH SUCH INFORMATION. I/WE UNDERTAKE TO NOTIFY THE BANK IMMEDIATELY OF ANY SITUATION, WHICH MATERIALLY CHANGES THE REPRESENTATIONS ON THE APPLICATION.** |

|  |
| --- |
|  |
| **SIGNATURE (S)** | **DATE** |
| **1.** | **1.** |
| **2.** | **2.** |
| **3.** | **3.** |
| **STSTEMENT OF AFFAIRS** | **DATE** |
| **Name (s)** | **1** | **2** | **3** |
| **Liabilities** | **1** | **2** | **3** | **Assets** | **1** | **2** | **3** |
| **G.B.T.I.** |  |  |  | **Stock:** **Raw Materials** **Work-in-Progress** **Finished Goods** |  |  |  |
| **Other Banks** |  |  |  |  |  |  |
|  |  |  |
| **Trade Creditors** |  |  |  |  |  |  |
| **Others** |  |  |  | **Trade Debtors** |  |  |  |
|  |  |  |  | **Cash:** **Cash-in-hand** **Balance in GBTI** **Balance at other banks** |  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Total Liabilities** |  |  |  | **Sub-Total** |  |  |  |
| **Surplus** |  |  |  | **Vehicle (s)** |  |  |  |
|  |  |  |  | **Machinery/equipment** |  |  |  |
|  |  |  |  | **Property (ies)** |  |  |  |
|  |  |  |  | **Other Assets** |  |  |  |
| **Total** |  |  |  | **Total** |  |  |  |
| **BANKING HISTORY****BALANCES HELD** |
| **Name of Account Holder (s)** | **Bank Institution****(Branch)** | **Account No.** | **Type** | **Present Balance** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **BORROWINGS** |
| **Name of Borrower (s)** | **Bank/Institution****(Branch)** | **Date of Borrowing (s)** | **Purpose** | **Original Amount** | **Present Balance** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **DETAILS OF ASSETS:** |
|  |
|  |
| **I/WE DECLARE THE FOREGOING TO BE COMPLETE AND TRUE STATEMENT OF MY/OUR FINANCIAL POSITION FOR THE PURPOSE OF PRODUCING CREDIT FROM GUYANA BANK FOR TRADE AND INDUSTRY LTD.** |
| **SIGNATURE (S)** | **DATE** |
| **1.** | **1.** |
| **2.** | **2.** |
| **3.** | **3.** |

**FOR BANK USE ONLY**

 **FINANCING**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Cost of:** | **Total** | **G.B.T.I.** | **Equity** | **Remarks** |
| **Land** |  |  |  |  |
| **Building** |  |  |  |  |
| **Plant & Machinery** |  |  |  |  |
| **Raw materials** |  |  |  |  |
| **Vehicle (s)** |  |  |  |  |
| **Other Expenses** |  |  |  |  |
|  |  |  |  |  |
| **Amount to be loaned** | **$** |
| **Payable at rate of**  | **$** |
| **PER MONTH FOR ..........................................MONTHS AMORTISED AT.............................%P.A. OVER****....................................................YEARS****COMMENCING........................................................................AND FINAL PAYMENT OF G$...............................ON............................................** |
| **Mode of Repayment:** | **Standing Order**  | **Cash Payment.**  | **Assignment** |
| **SECURITY** |
| **Type of Title** | **No.** | **In the name of** | **Share** | **Description/Location** | **Value (G$)** |
|  |  |  |  |  |  |
| **Fire Policy #** | **Company:** | **Amount of coverage:** | **Expiry Date** | **Assigned to G.B.T.I** |
| **Life Policy #** | **Company:** | **Amount of coverage:** |
|  |  | **1) Building G$** | **2) Contents G$** |  **D M Y** |  |  |
|  |  |  |  |  |
| **OTHER SECURITY:** |
| **Promissory Note G$****.................................................** | **Bill of Sale over......................................................................****.........................Expiry Date: .................................................** | **Guarantee by: ...............................................****..................for $...............................................** |
| **Lien over Account No. .......................................... is the name (s) of ..............................................................................................................................................****For $......................................................(Present balance $..............................................** |
| **Assignment of. .......................................... shares held with** **..................................................................................................................................................................... value $..............................................** |
| **DOCUMENTS REQUIRED** |
| * **Registration/Articles of Incorporation**
* **Valuation**
* **Insurance policy (ies)**
* **Current income tax and property tax returns**

* **Current rates and tax receipts**

* **License/Permits/EPA Certificates**
* **Business Plan**
* **Approved building plan**
 |

|  |
| --- |
| **SCHEMATIC DIAGRAM** |
| **LOG** |
|  | **DATE****IN** | **DATE****OUT** | **RECOMMENDED/NOT RECOMMENDED** |
| **Date of Application** |  |  |  |
| **Name of Loans****Officer** |  |  |  |
| **Comments (if not recommended)****.............................................................................................................................................................................................................................................................****.............................................................................................................................................................................................................................................................****.............................................................................................................................................................................................................................................................****.............................................................................................................................................................................................................................................................****.............................................................................................................................................................................................................................................................****.............................................................................................................................................................................................................................................................****.............................................................................................................................................................................................................................................................** |
| **Junior Managers****/Branch Managers** |  |  |  |
| **Head of Credit** |  |  |  |

**Approved/Rejected by ........................................................................................ Date............................................**

 **CHIEF EXECUTIVE OFFICER**