**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.** | | | | | | | | | | | | | | | | | |

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|  | | | | | | | | | | | | | | | | | | | | |
| **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** | | | | | | | | | | | | | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- |
| **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**