



**YOUTH ENTERPRISE DEVELOPMENT FUND BOARD  
DIRECT FUNDING**

**Region:** \_\_\_\_\_ **County:** \_\_\_\_\_ **Constituency:** \_\_\_\_\_

Purpose of Loan	Loan Amount	Repayment period months	Affordable Instalment
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**PERSONAL DETAILS 1<sup>ST</sup> APPLICANT**

Surname	Other Names	P.O. Box..... Phone.....	Gender M <input type="checkbox"/> F <input type="checkbox"/>
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ID/PP Number: PIN: Birth Date:	Occupation: Highest Level of Education Number of Dependants:	Married <input type="checkbox"/> Single <input type="checkbox"/> Other <input type="checkbox"/>
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Spouse Name	Spouse ID NO.	Phone
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Residence:(draw map ) Town/Estate: ..... District: .....	Name of Your Chief: Phone:	Nature of residence Rent <input type="checkbox"/> Own <input type="checkbox"/> Other <input type="checkbox"/> Duration at this residence
Division: ..... Location: .....	Name of Assistant Chief: Phone:	If rented, Name of Land Lord Phone:
Sub-Location.....Village: .....		

Do you intend to relocate? Yes <input type="checkbox"/> No <input type="checkbox"/> If so, why?	Do your children attend school? Yes <input type="checkbox"/> No <input type="checkbox"/> Number Attending Schools?
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Any positions of leadership within the community

**PERSONAL DETAILS 2<sup>ND</sup> APPLICANT**

Surname	Other Names	P.O. Box..... Phone.....	Gender M <input type="checkbox"/> F <input type="checkbox"/>
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ID/PP Number: PIN: Birth Date:	Occupation: Highest Level of Education Number of Dependants:	Married <input type="checkbox"/> Single <input type="checkbox"/> Other <input type="checkbox"/>
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Spouse Name	Spouse ID NO.	Phone
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Residence:(draw map ) Town/Estate: ..... District: .....	Name of Your Chief: Phone:	Nature of residence Rent <input type="checkbox"/> Own <input type="checkbox"/> Other <input type="checkbox"/> Duration at this residence
Division: ..... Location: .....	Name of Assistant Chief: Phone:	If rented, Name of Land Lord Phone:
Sub-Location.....Village: .....		

Do you intend to relocate? Yes <input type="checkbox"/> No <input type="checkbox"/> If so, why?	Do your children attend school? Yes <input type="checkbox"/> No <input type="checkbox"/> Number Attending Schools?
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Any positions of leadership within the community

**BUSINESS DETAILS**

Business Name: Reg. No..... Licence No..... Directors: 1. 2. 3.	Description of Business Activity/Products	No. of Years in Operation
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Current Location (draw map): Address: Telephone :	Legal Structure of the Business( copy of certificates/articles to be attached) Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Limited <input type="checkbox"/> Other <input type="checkbox"/>	Premises Rent <input type="checkbox"/> Own <input type="checkbox"/> Other <input type="checkbox"/>
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Duration at this location?	Landlord Name: Telephone Number :
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Do you intend to relocate? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, why?	Number of Paid Employees Full-time _____ Casual _____
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Other Businesses owned by Applicant/ Spouse

Location of Businesses:

**SAVINGS/CURRENT ACCOUNT HISTORY**

Bank/Institution \_\_\_\_\_ Account No: \_\_\_\_\_ Account Balance \_\_\_\_\_

Bank/Institution \_\_\_\_\_ Account No: \_\_\_\_\_ Account Balance \_\_\_\_\_

**(Please provide copies of 6 months certified statements)**

**REFERENCES: Name, Address and Telephone \***

List three or more references, Address & Tel.No. (suppliers, Landlords, peers, etc)

Name	Telephone	relationship
1.		
2.		
3.		

**CREDIT HISTORY (Prior 3-5 years)**

Have you ever applied for a loan before? Yes ( ) No ( ). If yes, please provide details below:

Name of Lender	Date Applied	Amount of Loan	Duration of Loan	Monthly Instalment	Amount outstanding
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do you plan on borrowing any money from;  
Creditors \_\_\_\_\_ NGOs \_\_\_\_\_ Banks \_\_\_\_\_ Family members \_\_\_\_\_ Other(specify) \_\_\_\_\_

If yes, please provide terms and purpose.

**BUSINESS ASSESSMENT**

Major Business Suppliers: <b>(See receipts)</b> Where do you buy? Who do you buy from?	Major Business Markets: <b>(See records/sales books)</b> Where do you sell and who do you sell to?
How often do you buy?	How long does it typically take to sell your purchases/ inventory?
How much do you buy each time?	How much do you sell in a typical week? month?
Will this change as a result of the loan? If Yes, how?	Will this change as a result of the loan? If so, how?

**GROSS PROFIT MARGIN ON BEST SELLING PRODUCTS**

Product	Selling Price (A)	Purchase Price/Cost of Production (B)	Gross Profit Margin (A-B) / A
1.			
2.			
3.			
4.			
Average			
Average Projected on Previous Loan Application			

<b>BUSINESS MONTHLY PROFIT AND LOSS STATEMENT (business that is subject of loan)</b>					
ACTUAL PROFIT AND LOSS			PROJECTED PROFIT AND LOSS		
Sales			Sales		
Cost of Sales/Purchases			Cost of Sales/Purchases		
Gross Profit			Gross Profit		
Rent			Rent		
Utilities (Electricity, Phone, etc.)			Utilities (Electricity, Phone, etc.)		
Transportation			Transportation		
Labour			Labour		
Loan Repayments (Other)			Loan Repayments		
Other			Other		
Monthly Profit/Income			Monthly Profit/Income		
<b>BUSINESS BALANCE SHEET (business that is subject of loan)</b>					
ASSETS			LIABILITIES & CAPITAL		
	Actual	Projected		Actual	Projected
SHORT TERM			SHORT TERM		
Cash (on hand and in Banks)			Creditors (Trade)		
Debtors			Bank Loans		
Stock					
LONG TERM			LONG TERM		
Total Fixed Assets			Bank Loans		
Other Assets			Other Liabilities		
			CAPITAL		
<b>TOTAL</b>			<b>TOTAL</b>		
<b>NET HOUSEHOLD BUDGET</b>					
MONTHLY INCOME			MONTHLY EXPENSES		
	Actual	Projected		Actual	Projected
Borrower (net salary)			Housing		
Spouse (net salary)			School Fees (average per month)		
Business (from above)			Transportation/Vehicle		
Pensions			Food		
Other Businesses (Applicant or Spouse)			Utilities (Phone, Electricity, medical, entertainment, etc.)		
Other Income			Other Debt Repayments		
Total Household Income			Total Expenses		
Net Household Income					





## YOUTH ENTERPRISE DEVELOPMENT FUND BOARD

### Guarantor Personal Details

Guarantor Name: \_\_\_\_\_

ID/PP No \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

Postal Address: \_\_\_\_\_ Code: \_\_\_\_\_ Phone No: \_\_\_\_\_

Residence (draw map):

Town/Estate: \_\_\_\_\_ District \_\_\_\_\_

Division: \_\_\_\_\_ Location: \_\_\_\_\_

Sub-Location: \_\_\_\_\_ Village: \_\_\_\_\_

Employment or business: \_\_\_\_\_

Physical Location: \_\_\_\_\_

Monthly Income: \_\_\_\_\_

Attachable Security (Title deed, log book etc) where guarantor is providing security for the loan

No	Description	Serial No.	Estimated Value	Discounted Value
1				
2				
3				
4				
5				
6				
7				

Signature of Guarantor \_\_\_\_\_ Date: \_\_\_\_\_