



# Success Microfinance Bank

Registered Deposit Taking Microfinance Institution

## HOME LOANS APPLICATION FORM-BUSINESS

**\*\*This form is valid for all future loan applications made to Success Microfinance Bank Limited and is to be completed by new applicants only or in instances where there has been a change of address or employments details after a loan has been granted\*\*. If you need any help in completing the form, consult our staff, an accountant, banker or advisor for assistance. Please note that this is an application for loan and not a guarantee that a loan will be granted. Please note that ALL the supporting documents should be furnished with the completed application form.**

<b>PERSONAL DETAILS:</b>	<i>*To be completed by business applicants</i>		
Full Name	.....	I.D /Driver's License/Passport	.....
Gender/Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	Date of Birth	.....
Residential Address	.....	Length of stay	.....
Postal Address	.....	Ownership of property ( <i>Proof</i> )	Owned <input type="checkbox"/> Rented <input type="checkbox"/>
Telephone	Landline .....	Mobile:.....	Email:..... .....
Full Name: Spouse	.....	I.D /Driver's License/Passport	.....
Spouse's Employer	Name:..... Address: .....	Telephone: .....	Job Title:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....
Next of Kin	Name:..... Address: .....	Telephone: .....	Relationship:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....
Next of Kin	Name:..... Address: .....	Telephone: .....	Relationship:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....
Next of Kin	Name:..... Address: .....	Telephone: .....	Relationship:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....

**BUSINESS DETAILS:**

Name Of Business: \_\_\_\_\_

Business Address: \_\_\_\_\_

Core Business Activities: \_\_\_\_\_

Start Date Of Operations: \_\_\_\_\_

Period in Current Business: \_\_\_\_\_

Previous Business Activities: \_\_\_\_\_

<b>BANKING DETAILS</b>			
Name of Bank	.....	Branch: .....	Account No:.....
<b>FINANCIAL INFORMATION</b>		<b>*Provide full information about the loan application</b>	
<b>Type of Facility Required</b>			
Loan Details	Loan Amount: .....	Purpose: 1.....	
Disbursement Instruction (tick applicable)	Loan Type.....	2.....	
	Repayment Source: .....	3.....	
	.....		
	<input type="checkbox"/> Bank Name.....	Branch.....	Acc No.....
	<input type="checkbox"/> Ecocash (Own).....	No.....	
<input type="checkbox"/> Other.....	No.....		
.....	Name.....		
Trade References	Name	Account Number	Contact Details/Address
	1.....	.....	.....
	2.....	.....	.....
	3.....	.....	.....
<b>Statement of Financial Position</b>			
<b>Assets</b>	<b>Value</b>	<b>ZWL</b>	<b>Liabilities</b>
			<b>Value</b>
			<b>ZWL</b>
Land & Buildings			Bank Overdraft/Loans
Motor vehicles			Mortgage Bonds
Business Equipment			Other Loans
Other Assets (Specify)			
<b>Total Assets</b>			<b>Total Liabilities</b>
<b>Net Worth</b>			
<b>Average Monthly Income</b>			<b>Average Monthly Expenditure</b>
<b>Revenue</b>			Rent & Rates
<b>Other income (Specify)</b>			<b>Wages and Salaries</b>
			Insurance
			Depreciation
			Other expenses (specify)
<b>Total Income</b>			<b>Total Expenditure</b>
<b>Net Income</b>			

**OTHER INFORMATION**

**1. Collateral / Additional Security And Suretyship:**

(a) Should the bank require collateral security, state the type and amount of security that you can provide.

Type \_\_\_\_\_ Amount (ZWL) \_\_\_\_\_

(where applicable, written confirmation from proposed guarantors must be submitted.)

(b) Is a surety available if required by the bank? Yes [ ] No [ ]

If yes give details: Name: \_\_\_\_\_ Relation to Applicant(s) \_\_\_\_\_

Address: \_\_\_\_\_

Employer: \_\_\_\_\_ Income (ZWL) \_\_\_\_\_ per Month

*(Written confirmation of proposed surety's willingness and current proof of income to be submitted)*

**2. Details Of Property To Be Mortgaged**

Description as per title deeds: \_\_\_\_\_

Area of land (in square metres) \_\_\_\_\_ Physical Address: \_\_\_\_\_

Suburb or Township: \_\_\_\_\_

Purchase Price (ZWL) \_\_\_\_\_

Name of Registered owner: \_\_\_\_\_ (Copy of title deed submitted)

Amount of cash available for balance of purchase price/project (ZWL) \_\_\_\_\_ Where held \_\_\_\_\_

Transferring Legal Practitioners: \_\_\_\_\_

Amount of transfer fees/ bond costs available (ZWL) \_\_\_\_\_ Where Held \_\_\_\_\_

(a) By whom will the property be occupied? Tenant [ ] Owner [ ]

If tenant: State the amount of gross monthly rental (ZWL) \_\_\_\_\_

(b) If property currently bonded state: Bond holder: \_\_\_\_\_ Amount Owning (ZWL) \_\_\_\_\_

(c) Are the premises accessible to the bank's valuator? Yes [ ] No [ ]

(d) Details of person to be contacted for access to the property: Name \_\_\_\_\_ Tel. No \_\_\_\_\_

(e) Please quote stand number, value of and liability on any immovable property owned by you or your spouse:

(f) i) Name \_\_\_\_\_ Stand No. \_\_\_\_\_ Value: \_\_\_\_\_ Current Liability \_\_\_\_\_

ii) Name \_\_\_\_\_ Stand No. \_\_\_\_\_ Value: \_\_\_\_\_ Current Liability \_\_\_\_\_

iii) Name \_\_\_\_\_ Stand No. \_\_\_\_\_ Value \_\_\_\_\_ Current Liability \_\_\_\_\_

**3. Loans For Proposed Improvements**

(a) Cost of proposed improvement (ZWL) \_\_\_\_\_ Signed tender and working plans must be submitted where applicable.

(b) Name and address of: (i) Contractor: \_\_\_\_\_

(ii) Architect: \_\_\_\_\_

(iii) Engineer: \_\_\_\_\_

(iv) Quantity Surveyor: \_\_\_\_\_

(vi) Other Professionals: \_\_\_\_\_

(c) Supplier Details (i) Name \_\_\_\_\_

(ii) Business Address \_\_\_\_\_

(ii) Banking Details \_\_\_\_\_

*(Invoice & Supplier's Tax Clearance Certificate to be submitted)*

**NB: Where Applicable:**

(d) Do you intend to sub-contract? Yes [ ] No [ ]

If yes, give details: Subcontractor: \_\_\_\_\_ Nature of Work \_\_\_\_\_

(e) Date of commencement: \_\_\_\_\_ Anticipated time to complete \_\_\_\_\_

**4. Are there any white ants, borers, beetles, dry rot, decay, patent or latent defects e.t.c., in any building on the above properties? Yes [ ] No [ ]**

If Yes, give details \_\_\_\_\_

Are there any servitudes or any other matters relating to the property detrimental to bank's interests? Yes [ ] No [ ]

If Yes, give details \_\_\_\_\_

**DECLARATION BY APPLICANT**

I....., declare that the information provided in this application form is, to the best of my knowledge and belief, accurate, true and correct. I understand that the provision of false information is fraud and that, if found to be false, may prejudice this application and, if loan has been granted on the basis of false information, criminal charges may be preferred against me. I authorize Success Microfinance Bank Limited to access any information available to assess my loan application, and also give them permission to register details of the conduct of my account with any credit clearing bureau, and I waive any claims that I may have against Success Microfinance Bank Limited in respect of such disclosure.

Applicant's Signature: .....Date:.....