



WWBG - LOAN APPLICATION/ APPRAISAL FORM- SCHOOL FEES LOAN

<u>Applicant's Particulars</u>	<u>Application Date:</u>
Name:	<u>Account Information</u>
Postal Address:	Account ID:
Marital Status: Married/ Single/ Widowed/ Divorce	Credit Turnover:
Town:	Average Monthly Deposit:
Details of Home Town Address:	Salary/month(if salary worker) Ghc..... (Attach 3 months pay slips)
Residential Address:	Account Balance Ghc.....
Telephone Number: ID#:	<i>Attached six months statement of account if not WWBG client</i>
Place of worship:	<u>Business Information</u>
Date of Birth: Place of Birth:	Type of Business:
Next of Kin:	Business Location:
<u>Loan Request:</u> I..... wish to apply for Ghc..... from WWBG to enable me pay my wards school fees for the 2012/2013(first/second/third term) academic year at <i>(Please attached school's bill for your ward)</i> <u>Credit History(List the most current)</u>	Employer:
	Additional Comments by CO/CS



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Date Disbursed	Loan tenure	Amount Disbursed	Current Outstanding
		GH¢	
		GH¢	
		GH¢	
		GH¢	

Business Financials

Monthly Income:	
Sales/ Salary	
Other income	
Total Income	
Expense	
Purchases	
Transport	
Utilities	
Rent	
Household expenses	
Other expenses	
Total Expenses	
Net Income	
Monthly Loan Installment	
Debt Service Coverage(DSC)	
Desired DSC Ratio (2 min)	

Collateral Details

Item	Current Market value	Discount Factor	Discounted Value
1.			
2.			
3.			
TOTAL			



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I the undersigned hereby certify that the information provided above is true and any falsification renders my application null and void. I further undertake to repay this loan in three equal monthly installment of GHc.....

I agree to provide an acceptable guarantor who will sign guarantor’s pledge in support of the facility and the interest thereof. I agree that in default of the repayment of the loan, WWBG have the right without recourse to me and my guarantor to institute any recovery action against me and the guarantor.

Signature/ Thumbprint of applicant:..... Date.....

Witness: Name..... Signature..... Date

Loan Approval and Authorization

Recommendation by Credit Officer.....

.....

Name of Credit OfficerSignature

Date.....

Loan Terms				
Amount		Interest Rate		Repayment Frequency
Maturity		Grace period		
Decision -				
BCC	Recommended	<input type="checkbox"/>	Approved	<input type="checkbox"/>
	Declined	<input type="checkbox"/>		
	BCC Member	Name	Date	Signature
	Position			