

DATE: _____

BUSINESS REVIEW AND CREDIT APPLICATION FORM

FINANCIAL REQUIREMENTS

1. **Amount required:** _____ (Please state currency)
2. **Type of facility required:** _____
(Letter of Credit; Bank Guarantee; Bond; Bridging Loan etc)
3. **Duration of the facility required:** _____ (30days, 60days, 90day etc)
4. **Exact detail of the purpose for which the facility is required:**

Please provide the following documents as attachments to the Business Review and Credit Application Form: -

1. **Copy of ID Card(s) and/or Passport(s) of all directors/partners;**
2. **Copies of PIN Certificate, Certificate of Incorporation and Memorandum & Articles of Association;**
3. **Complete list of directors, management and secretary of the company including other directorships that they are holding.**
4. **Copy of Audited Account(s) for the Last 3years;**
5. **Copy of Management Account(s) for the current year (latest month);**
6. **Copy of Bank Statements for the last Six (6) Months;**
7. **Month on Month Cashflow Forecast covering the next 12 months;**
8. **List of the current Stocks/Inventories including unit costs and values;**
9. **List of the current Debtors prepared in an aged format;**
10. **List of current Creditors (prepared in an aged format) including bank overdrafts and loan balances; and**
11. **An organisation chart showing directorship and management structure of the company.**

COMPANY DETAILS

- 1. **NAME OF BUSINESS:** _____
- 2. **REGISTERED ADDRESS:** _____
- 3. **PHYSICAL ADDRESS:** _____
- 4. **E-MAIL ADDRESS:** _____
- 5. **TELEPHONE CONTACTS:** _____
- 6. **INCORPORATION DATE:** _____ **CERT. No.** _____
(Attach copies of Certificate of Incorporation, Memo and Articles of Association)
- 7. **DATE OF FILING LAST RETURNS:** _____
(Attach copies of last returns)
- 8. **DATE TRADING STARTED:** _____

9. CAPITAL STRUCTURE

Authorized Capital:
KShs. _____ divided into _____ shares of KShs. _____ each

Paid-up Capital:
KShs. _____ divided into _____ shares of KShs. _____ each

Name of Shareholders/Partners/Proprietors	Paid-up Shares/Capital	%age of Total
(1) _____	_____	_____
(2) _____	_____	_____
(3) _____	_____	_____
(4) _____	_____	_____
(5) _____	_____	_____

TOTAL: **100%**

10. KEY MANAGEMENT

Name, Age & Qualifications	Position Held	Duration
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

(Please attach brief CV's on a separate sheet covering past experience)

- 11. **NUMBER OF EMPLOYEES (Including directors or partners):** _____



12. DETAILS OF CURRENT BANK INDEBTEDNESS (List of 3 largest bankers)

NAME OF BANK	FACILITY LIMITS	REASON FOR DEBT	CURRENT OUTSTANDING AMOUNTS

13. DETAILS OF CURRENT OPERATING INDEBTEDNESS (List of 5 largest creditors)

NAME OF CREDITOR	BUSINESS	REASON FOR DEBT	CURRENT OUTSTANDING AMOUNTS

16. DETAILS OF ACCOUNTS WITH OTHER BANKS & FINANCIAL INSTITUTIONS

BANK NAME			
BRANCH			
ACCOUNT No.			
ACCOUNT TYPE			

BUSINESS PLAN

- 1. Please give details of your product(s) / service(s) (i.e. nature of the product/service and the uses, who uses it, whether it is local or imported, etc.)**

(Attach separate sheet if you need to expound)

- 2. Potential of the above in the market (in terms of price given the current economic trends and in relation to competitors; place i.e. in which region/province is your main market; product i.e. who is your target market i.e. wholesalers, distributors, retailers, consumers etc; promotion i.e. how do you plan to increase your market share; distribution channels or outlets?)**

(Attach separate sheet if you need to expound)

- 3. Your competitors and their existing market shares (who are your main competitors, what %age of the market do they currently have, what are your competitors key strengths)**

4. What are the main challenges in your business? And how do you propose to overcome them?

5. What are your short-term to medium term strategic plans for the business (take an horizon of 3 to 5 years).

6. Give a detail of what your Strengths, Weaknesses, Opportunities and Threats are i.e SWOT Analysis.

7. What are your marketing & sales strategies and methods including costs involved?

8. (a) Who are your major suppliers?

NAME	CONTACT PERSON	TEL #	ADDRESS
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(b) Are there alternatives?

NAME	CONTACT PERSON	TEL #	ADDRESS
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(c) What are the advantages of buying from those suppliers shown at (a) above?

ASSETS AVAILABLE AS SECURITY

(Please attach supporting documents where applicable)

1. BUSINESS ASSETS

(Land & Buildings, Motor Vehicles, Funds under Lien, Fixed Deposits, Stocks, etc).

Description of Asset	Loans, HP or Lease Outstanding on them	Valuation (include valuation report or valuation certificate)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

2. PERSONAL ASSETS Plant & Machinery, Motor Vehicles, Funds under Lien, Fixed Deposits, Stocks, Properties etc)

Description	HP/Lease Loans Outstanding	Valuation (include basis & date)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

INSURANCE

I/We understand that we may be called upon to arrange for insurance cover in accordance with InvesteQ CAPITAL's usual policy. All costs of effecting such insurance will be borne by us.

ACCEPTENCE OF CREDIT TERMS & CONDITIONS

I/We understand that incomplete application forms will not be processed.

I/We hereby certify that all the particulars given by Me/Us above are true and complete.

NAMES & SIGNATURES OF COMPANY/INSTITUTIONS OFFICERS AUTHORISED TO BORROW TO BE APPENDED BELOW:

NAME: _____ **SIGNATURE:** _____

NAME: _____ **SIGNATURE:** _____

CONFIDENTIALITY STATEMENT

The applicant and InvesteQ CAPITAL Limited each undertake to the other that all information contained in this document and in any other documents exchanged or may be exchanged between InvesteQ CAPITAL Limited and the applicant or otherwise disclosed to either party pursuant to the above arrangements is and shall be kept in confidence, and neither party hereto shall disclose such information or documentation to any other party or entity without the prior written consent of the other party.

SIGNED BY THE APPLICANT:

NAME: _____ **SIGNATURE:** _____

SIGNED BY INVESTEQ CAPITAL:

NAME: _____ **SIGNATURE:** _____

