



CEBU CFI COMMUNITY COOPERATIVE

Esperanza Fiel Garcia Bldg. Capitol Compound, Capitol Site, Cebu City Philippines 6000

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Facebook Page : <https://www.facebook.com/CFICoopOfficialPage/>

Website: www.cficoop.com

BUSINESS LOAN APPLICATION

| | | BORROWER INFORMATION | | | |
|--|---------------------------|----------------------|-----------------------|---|---------------|
| | | LASTNAME | FIRST NAME | MIDDLE NAME | SUFFIX |
| TIN: | BIRTHDATE | AGE | PLACE OF BIRTH | CIVIL STATUS <input type="checkbox"/> SINGLE <input type="checkbox"/> WIDOWED <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED | |
| SSS/GSIS No. | | | | | |
| PRESENT RESIDENCE ADDRESS | | | | ZIP CODE | TEL. NO/S. |
| PERMANENT ADDRESS | | | | YEARS IN PRESENT ADDRESS: | CELLPHONE NO. |
| NO. OF DEPENDENTS | MOTHER'S MAIDEN NAME | | | EMAIL ADDRESS | |
| HIGHEST EDUCATIONAL ATTAINMENT <input type="checkbox"/> High School Graduate <input type="checkbox"/> College Undergraduate <input type="checkbox"/> College Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> _____ | | | | | |
| <input type="checkbox"/> EMPLOYED | COMPANY/BUSINESS NAME | | | TEL NO. | |
| | | | | CELLPHONE NO. | |
| <input type="checkbox"/> SELF-EMPLOYED | EMPLOYER/BUSINESS ADDRESS | | | POSITION/DESIGNATION | |
| | | | | LENGTH OF SERVICE | |
| Name of Spouse | | | | BIRTH DATE (MM/DD/YYYY) AGE | |
| Employer's Name | | | | Cellphone No.: | |
| CONTACT PERSON | | POSITION/DESIGNATION | | Tel No. /Cellphone No. | |
| BUSINESS INFORMATION | | | | | |
| NAME OF BUSINESS | | | TIN | SSS/GSIS | |
| BUSINESS ADDRESS | | | Tel No. | Fax No. | |
| NO. OF YEARS IN PRESENT ADDRESS | YEARS IN OPERATION | | Email Address: | No. of Employees | |
| Nature of Business | Product Line/Brand | | SEC /DTI Registry No. | Date Registered | |
| At Inception | | At Present | | | |
| | | | | | |
| | | | | | |

INDIVIDUAL / SOLE PROPRIETOR

LOAN INFORMATION

| | |
|---|--|
| Loan Amount Applied For: | Purpose of the Loan |
| Term <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years | PAYMENT TERMS <input type="checkbox"/> Interest Only for First Year of Term <input type="checkbox"/> Interest + Principal Amount After Release |

COLLATERAL SECURITY OFFERED

| DESCRIPTION | TCT No/s. | LOCATION | Registered Owner | Flr. Area(Sqm) | Lot Area (Sqm) |
|---------------------------------------|-----------|----------|------------------|----------------|----------------|
| <input type="checkbox"/> Residential | | | | | |
| <input type="checkbox"/> Commercial | | | | | |
| <input type="checkbox"/> Industrial | | | | | |
| <input type="checkbox"/> Agricultural | | | | | |

CHATTEL

| TYPE | DESCRIPTION | VEHICLE | MACHINERY/EQUIPMENT | ACQUISITION DATE | COST OF ACQUISITION |
|---------------|-------------|---------|---------------------|------------------|---------------------|
| Motor Vehicle | | | | | |
| Equipment | | | | | |
| Others | | | | | |

OTHERS

| TYPES | DESCRIPTION | RECEIVABLES | BANK DEPOSITS | INVESTMENT | PAY CHECKS | VALUABLES(Jewelries/Act/ Collectable) |
|-------|-------------|-------------|---------------|------------|------------|--|
| | | | | | | |
| | | | | | | |

DEPOSIT AND INVESTMENT ACCOUNTS WITH BANKS

| Name of Bank/Co. | Branch | Type of Account | Account No. | Present Balance | Ave. Monthly Balance |
|------------------|--------|-----------------|-------------|-----------------|----------------------|
| | | | | | |
| | | | | | |

MAJOR TRADE REFERENCE FOR BUSINESS

| | | |
|-----------------|----------------------|----------|
| Major Customers | Goods/Services Sold | Tel. No. |
| | | |
| | | |
| Major Suppliers | Goods/ Services Sold | Tel. No. |
| | | |

| | | |
|--|--|--|
| | | |
| | | |

PERSONAL REFERENCES) Other than Relatives

| Name | Address | Tel No. | Relation |
|------|---------|---------|----------|
| | | | |
| | | | |

AUTHORIZATION AND UNDERTAKING

I/We certify that all information herein and herewith furnished are all in respects true and correct. It is also agreed that the Coop may inquire into their correctness by the methods it may deem proper to use and that this document shall remain the property of CEBU CFI COMMUNITY COOPERATIVE whether or not the loan is granted.

I/We hereby acknowledge and authorize: 1) the regular submission and disclosure of my/our basic credit data (as defined under Republic Act No.9510 and its implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections hereof; and 2) the sharing of my/our basic credit data with other lenders authorized by the CIC, and credit reporting agencies duly accredited by the CIC.

Signature of Applicant / Authorized Signatory over Printed Name/Date

Signature of Spouse/Co –Borrower over Printed Name / Date

General Requirements :

| | |
|--|--|
| Business Profile | Business / Mayor's Permit |
| Copy of Audited FS and ITR for past 3 years | Bank Statements for the (12) months |
| Copy of In-House FS and ITR for past 3 years | Photocopy of any (2)(valid IDs with photo and signature |
| Copy of Interim Financial Statement | NBI Clearance at Least Current for the year |
| | Trace Back of the Title (1) |
| Copy of DTI Certificate of Business Name Registration for Sole Proprietorship / SEC papers for Partnership and Corporation | |
| Initial Appraisal Report of Collateral by MRO | |

Note :
Requirements listed above are optional for loans, which the purpose for small business and amount fully secured by REAL Estate Mortgage (REM).

Action of the Credit Committee:

APPROVE

DISAPPROVE

PENDING

CHAIRMAN _____

CEO : _____

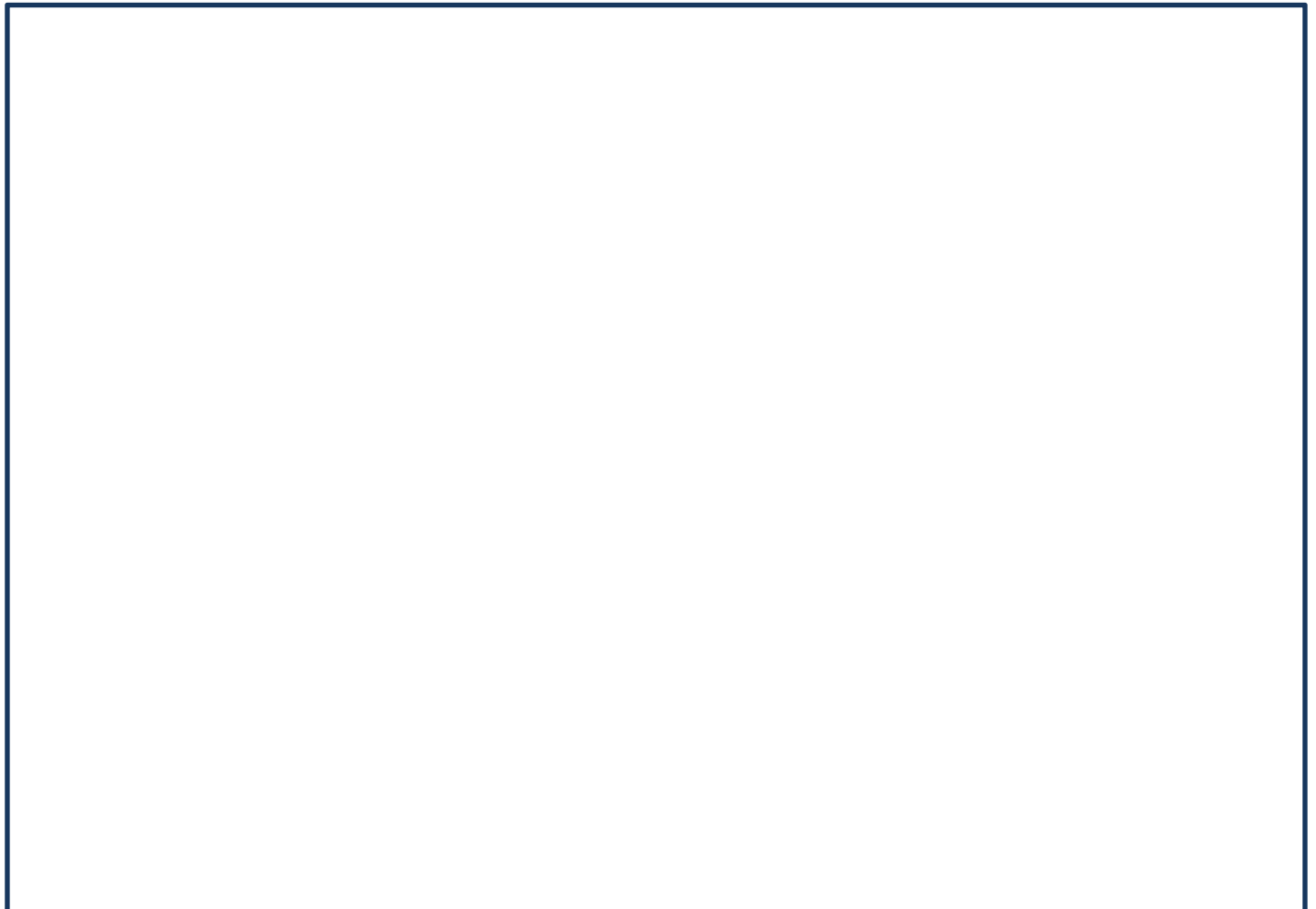
LOAN MANAGER: _____

BCD MANAGER: _____

PROPERTY SKETCH



BUSINESS LOCATION / RESIDENTIAL SKETCH



QUESTIONNAIRE – BUSINESS LOAN

1. What type of business is the loan applied for (select one):

- a) Start of a completely new enterprise/ business / activity
- b) Creation by an existing enterprise (as an affiliate / subsidiary / activity)
- c) Restart of activity / business after being dormant over 2 years
- d) Restart of activity / business after being dormant for up to 2 years
- e) Take-over/purchase of another enterprise
- f) Take-over of a part of another enterprise
- g) Only a change of legal form of previously existing business
- h) Other

2. What did you find difficult when starting up your BUSINESS (multiple answers possible)?

- a) To get financing
- b) To establish contacts with customers
- c) To obtain payment for outstanding invoices
- d) To price my goods/services
- e) To find suitable premises
- f) To find suppliers
- g) To get suitable personnel
- h) To use information technology effectively
- i) To deal with legal / governmental / administrative matters (registration, taxes etc.)
- j) To be alone as an entrepreneur
- k) To get backing from my spouse/family
- l) none / not relevant

3. Characteristics of the loan applicant (tick all applicable):

- male gender female gender
- age < 30 years age 30-39 years age > 39
- citizenship: domestic foreign foreign outside
- I had experience in business before starting my own business
- I had experience starting-up a business before starting the current one
- I had undergone bankruptcy before starting the current business
- I have formal business training
- I have had entrepreneurship classes

4. Do you consider your business to be innovative with respect to any of the following categories?

Yes/No

- | | | |
|----|---|-----|
| a) | A new good or service introduced to the market (product innovation) | Y/N |
| b) | A new production process or method (process innovation) | Y/N |
| c) | A new organisation of management (organisational innovation) | Y/N |
| d) | A new way of selling your goods or services (marketing innovation) | Y/N |

5. Access to financing for businesses in your situation is considered:

- easy normal difficult

6. What type of equity financing has your business received since (and including) start-up (tick all applicable):

- only applicant's own funds
- funds from spouses or life partners
- funds from other family members
- funds from other individuals
- other companies
- government funds
- venture capitalists as partner
- others

7. Did your business since its start use any of the following debt financing options (tick all applicable):

- credit cards
- business loans from a commercial bank
- business loans from a non-bank financial institution
- business loans from family or friends of the owner
- business loans from an owner or a life partner of them
- loans from employees that are not owners
- loans from government agencies
- loans from other businesses
- business loans from other persons not associated with the enterprise's management

other sources

8. What is the current ownership/equity situation (tick only one):

sole proprietorship

partnership with few other individuals

formal partnership

corporation

others

9. After firm start-up until now, have you sought (tick all applicable):

Personal loans from family and friends successfully

Personal loans from family and friends unsuccessfully

Personal loans from other individuals outside the firm successfully

Personal loans from other individuals outside the firm unsuccessfully

Personal loans from banks or other finance institutions successfully

Personal loans from banks or other financial institutions unsuccessfully

Other financing sources

10. Loans from banks or other financial institutions (debt) was (only one answer):

never sought

sought but not granted once

sought and not granted more than once

sought and granted once without guarantee by others

sought and granted once with a guarantee by others

sought and granted more than once without a guarantee

sought and granted more than once with a guarantee

11. Loans from banks or other financial institutions were (only one answer):

- never sought
- granted and considered cheap
- granted and considered adequate
- granted and considered expensive
- never granted although sought

12. Loans from banks or other financial institutions were (only one answer for the most substantial loan):

- never used
- from a local bank where personal contacts existed
- from a local bank where no personal contacts existed
- from a bank with headquarters in the country of firm's establishment
- from a bank with headquarters in another country
- from a bank with headquarters in a country outside

13. During the next 3 years, the business will (only one answer):

- need no financing
- seek mainly loans from owners, employees, friends or family
- seek mainly loans from banks or other financial institutions
- seek mainly financing from owners, employees, friends or family against equity given to them
- seek mainly financing from others against equity

14. During the next 3 years, the financing needs of the business will (only one answer):

- be satisfied through sales only
- require a first loan from banks or other financial institutions
- require further loans from banks or other finance institutions
- require giving away equity for the first time
- require giving away more equity
- result in the loss of majority ownership of the founder

15. What percentage of gross sales income of the enterprise is likely needed in the next 3 years to service the debt (interest plus repayment):

- none 1 to 5% 5 to 10% 10 to 30% more

16. With easier and/or cheaper access to finance, would your business, during the next 3 years, grow (one answer only):

- as it will anyway faster much faster
 survive, which it under present conditions likely will not

17. The “red tape” (burden imposed upon your enterprise by fulfilling all administrative requirements that do not generate sales) is considered (one answer only):

(Business permits, etc)

- little normal high