

Loan Application Form

(Development)

P.O.Box 306 Bridgetown St. Michael Barbados W.I.

Date:

Personal Information

(Please attach photo of applicant)

Surname:	First Name:	Middle Name:	Alias: (Nick Name)	Male [] Female [] Marital Status:						
Maiden Name:	Mother's Name:		(i tion i tunic)	M[]S[]D[]W[]						
		No. of Children/E	No. of Children/Dependents?							
Date of Birth:		Country of Birth:								
Are you eligible to work in Barbados?		Nat'l. Ins. No.:	Nat'l. Ins. No.:							
		Barbados Nat'l. I.	.D. No.							
Permanent Address:		Res. Tel.:	Res. Tel.: Other Tel.:							
		Cell #:								
		Email:								
		Website:								
Other Contact Address:										
Have you attempted to obtain	n financing elsewhere?	If yes, provide de	etails:	_						

ARE THERE ANY JUDGEMENTS PENDING AGAINST YOU?

YES [] NO [] If yes, provide details on separate page.

Secondary Education

School(s) attended	Years attended From To	Academic achievement - attach copies of School Certificates. State other interests - sports, drama, community involvement

Post Secondary Education/Training

College/Institution	Years attended From To	Specializa	tion - attac	ch copies of Certificates/Diplomas
Are you attending a School, College, Univ	-			
undertaking training of any kind at present	?	Yes []	No []	If yes, please give details
Have you studied at the Youth Entreprene	urship Scheme?	Yes []	No []	
Barbados Vocational Training Board?	-	Yes []	No []	
Barbados Youth Service?		Yes []	No []	
Do you intend to undertake any full-time e If yes, please provide details.	ducational or trair	ning studies	within the	next three years? Yes [] No []
Are you computer literate?		Yes []	No []	
List software programmes in				
which you have competency.				

Barbados Youth Business Trust

Employment History over the last 6 years (If necessary please attach resume)

Name of Organization:	Telephone:
Address:	Fax:
Position:	Name of Supervisor:
Responsibilities:	Term of Employment.
	From: Month Year To: Month Year
Name of Organization:	Telephone:
Address:	Fax:
Position:	Name of Supervisor:
Responsibilities:	Term of Employment.
	From: Month Year To: Month Year
Are you presently unemployed?	If yes, how long have you been unemployed?
Are you receiving Social Assistance?	

Mentor Information

Surname:	First name and initials:
Address:	
Employed or self employed?	Position:
Business Address:	Business Telephone:
	Home Telephone:
How long have you known your mentor?	
Please attach a resume of your Mentor	Relationship to your Mentor:

Business Information:

Name of Business:	Business Telephone:	
Address of Business:		
Type of Ownership: (Attach details)	Sole Proprietorship: []	Year Business Started:
	Partnership: []	
	Corporation: []	
	Franchise: []	
Name of Owners/Partners:		Duties:
	Involvement: Full Time []	
	Part Time []	
Where did you receive your initial financing?		
Business Bank Account No.:		Loan amount requested:
Name & Address of Bank:		
Financial information/statements for the last tw	o years of operation must be submitted.	

Barbados Youth Business Trust

Personal Financial Information

Name and Branch addre Details of Liabilities:	ss of your bank:				
Individual/Institution holding debt	Amount of Original Loan	Current Loan Balance	Monthly Payments	Loan Due Date	Purpose of Loan
	Total Loans Owing:				
Personal Financial State	ment as at:	2007	_		
		Assets			Liabilities
Cash & Bank Bals.: CSV Life Ins.			Total loans (fro	m above)	
CSV Life lifs.			Credit cards		
Real Estate:			Other debts		
Vehicles:					
Furnishing/Fixtures:					
Other					
Other	TOTAL ASSETS		TOTAL LIABIL	JTIES	

References: Name 1 Relative who does not live in the same household and 1 neighbour who has known you for at least 2 years.

Surname:	First Names:
Relationship:	Occupation:
Address:	
Res. Telephone:	Bus. Telephone:
Surname:	First Names:
Relationship:	Occupation:
Address:	-
Res. Telephone:	Bus. Telephone:

I certify that all of the information provided is complete and accurate to the best of my knowledge.

I have disclosed all of the pertinent financial information and I authorize BYBT to conduct the necessary credit investigation and contact the respective financial institutions.

Signature of Applicant	Date

N.B. All required documentation must be attached to this application.

DEVELOPMENT LOAN REQUIREMENTS

- 1. Attach one (1) passport sized photograph to Development Loan Application form.
- 2. Two written references:

Minister of Religion Certified Headmaster / Teacher

- 3. Quotations of anything to be purchased with the loan for your business. (Copies only).
- 4. Business Plan for anything over \$5,000.00 is required along with a cover letter.
- 5. Amounts of \$5,000.00 and under <u>**DO NOT**</u> require a Business Plan. A descriptive letter would be adequate outlining the following:
 - a. Services offered by your business
 - b. Reason(s) for approaching the Trust for a loan
 - c. The amount to be borrowed
 - d. What it will be used for
- 6. Please ensure that all lease agreements for rental of office spaces, shop or stall etc. are included when handing in your completed documents to the Trust.
- 7. Please attaché a copy of your business Registration Certificate / Incorporation Certificate if the business has been registered / incorporated already.
- 8. Please attach the up-to-date Financials of the business.

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BARBADOS YOUTH BUSINESS TRUST CASHFLOW FORECAST

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CASHFLOW FORECAST For 12 month period ending: 200	P.O. Box 306
BUSINESS NAME:	Bridgetown
	Barbados W.I.
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MONTH	Period 0	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
CASH INFLOW														<u> </u>
Trading Receipts														
Other Receipts														
VAT Receipts														
Total Cash Inflow														
CASH OUTFLOW														
Materials														
Wages/Salaries														
NIS														
Interest/Bank Charges														
Rent - Equip/Mach.														
Rent - Premises														
Advertising														
Electricity														
Gas														
Telephone														
Office Supplies														
Insurance														
Vehicle Expenses														
Professional Fees														
Loan Payment														
Capital Expenditure														
VAT Payments														
VAT Returns					ļ								ļ	<u> </u>
Total Cash Outflow														
NET CASH FLOW														
Opening Balance														
Closing Balance														