



**VCL MICROFINANCE BANK LTD.**  
**LOAN APPLICATION FORM**

Affix  
Passport  
Photograph  
Here

Mr./Mrs./Miss/Chief/Alhaji/Alhaja:.....  
.....

Account No: .....

Type of Facility:.....Tenor.....

Name of Market: .....

Name of Market Association: .....

Business/Shop Address: .....

Tel. No.....GSM.....

Loan Amount/Request: .....

Reason for Loan: .....

BVN.....

Repayment Schedule [Daily/Weekly/Monthly]: .....

Sales Information	Amount(N)	Remark
Sales Per Week		
Savings Per Week		

**Loan Terms & Conditions**

I hereby agree with the Bank Terms & Conditions:

Interest: ..... Administration fee: .....

Installments of: N..... Over a Period of: .....

.....  
Customer's Name (**Capital**)

.....  
Signature/Date

## Part One

### Personal Data

Residential Address: .....

Marital Status: **Married**

**Single**

Name of spouse:.....Number of Children:.....

Names and ages of Children: .....

Next of Kin: .....

Address of next of KIN: .....

Phone Number(s): .....

Administered by: Account Officer's Name..... Sign/Date.....

## Part Two

### Business Data

Business Name: .....

Type of Business: .....

Business Address: .....

How long have been in business: .....

How long have been in the business address? .....

Are you member of any association in the market? Yes No

How do you get your stock? On Credit ☐☐ Cash ☐☐

If on credit how do you pay back: .....

If yes, how long (Please state the period): .....

### CASH FLOW PROJECTION FOR ONE MONTH

	1 <sup>st</sup> week	2 <sup>nd</sup> week	3 <sup>rd</sup> week	4 <sup>th</sup> week
	(N)	(N)	(N)	(N)
Weekly sales	.....	.....	.....	.....
Purchases (Stock)	.....	.....	.....	.....
Overhead expenses	.....	.....	.....	.....
Excess of income over expenditure: .	.....	.....	.....	.....

### For official use only:

Verification 1 [Field Manager]	Initiated By..... Sign. /Date.....
Verification 2 [Credit Officer]	Name of Acc. Officer: .....
<b>Recommendation:</b> [HOC & F]	Sign. /Date.....