

## ACCESS FINANCIAL SERVICES PRE-APPLICATION FORM

### TELL US ABOUT YOURSELF

Name First name    Middle Initial    Last [ ] Mr.   [ ] Miss [ ] Mrs. [ ] Ms. Aliases _____	Birthdate (D/M/Y)   	[ ] MARRIED [ ] SINGLE [ ] COMMON LAW
Your Home Address    OWN [ ]    RENT [ ]   	How long at this address? Years _____ Months _____	Tele. No.  

### TELL US ABOUT YOUR BUSINESS

Business Name and Address    OWN [ ]    RENT [ ]   	How long at this address? Years _____ Months _____	Tele. No.  
Briefly describe your business activity   		TRN. No.  
Loan Amount Required  	Purpose  	

## TELL US ABOUT YOUR CREDIT HISTORY

Have you ever borrowed before? <input type="checkbox"/> Yes <input type="checkbox"/> No	From: Friend/family <input type="checkbox"/> Credit Union <input type="checkbox"/> Bank <input type="checkbox"/> Other (STATE) <input type="checkbox"/> _____	<table border="1"> <thead> <tr> <th>Monthly Payments</th> <th>Balance Outstanding</th> </tr> </thead> <tbody> <tr> <td>J\$ _____</td> <td>J\$ _____</td> </tr> <tr> <td>J\$ _____</td> <td>J\$ _____</td> </tr> <tr> <td>J\$ _____</td> <td>J\$ _____</td> </tr> <tr> <td>J\$ _____</td> <td>J\$ _____</td> </tr> </tbody> </table>	Monthly Payments	Balance Outstanding	J\$ _____	J\$ _____	J\$ _____	J\$ _____	J\$ _____	J\$ _____	J\$ _____	J\$ _____								
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Have you ever bought goods/personal effects on hire purchase? <input type="checkbox"/> Yes <input type="checkbox"/> No	Where? Courts <input type="checkbox"/> Singer <input type="checkbox"/> Home Electric <input type="checkbox"/> Other (state) <input type="checkbox"/> _____	<table border="1"> <thead> <tr> <th>Monthly Payments Outstanding</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>J\$ _____</td> <td>_____</td> </tr> <tr> <td>J\$ _____</td> <td>_____</td> </tr> <tr> <td>J\$ _____</td> <td>_____</td> </tr> <tr> <td>J\$ _____</td> <td>_____</td> </tr> <tr> <td>J\$ _____</td> <td>_____</td> </tr> <tr> <td>J\$ _____</td> <td>_____</td> </tr> </tbody> </table>	Monthly Payments Outstanding	Balance	J\$ _____	_____	J\$ _____	_____	J\$ _____	_____	J\$ _____	_____	J\$ _____	_____	J\$ _____	_____				
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<b>CHARACTER REFERENCES : Name 5 persons who could give a character reference for you:</b> <table border="1"> <thead> <tr> <th>Name</th> <th>Address</th> <th>Tele. No.</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>1.</td> <td>1.</td> </tr> <tr> <td>2.</td> <td>2.</td> <td>2.</td> </tr> <tr> <td>3.</td> <td>3.</td> <td>3.</td> </tr> <tr> <td>4.</td> <td>4.</td> <td>4.</td> </tr> <tr> <td>5.</td> <td>5.</td> <td>5.</td> </tr> </tbody> </table>			Name	Address	Tele. No.	1.	1.	1.	2.	2.	2.	3.	3.	3.	4.	4.	4.	5.	5.	5.
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2.	2.	2.																		
3.	3.	3.																		
4.	4.	4.																		
5.	5.	5.																		

### MARKETING INFORMATION

1. How did you hear about Access Financial Services Limited?

I hereby certify the above information to be true and complete. I hereby authorise and consent to ACCESS FINANCIAL SERVICES LIMITED obtaining further information about me, checking the (Name of MFO) information I have given here and exchanging information about me with other parties.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

## **ACCESS FINANCIAL SERVICES CREDIT PROGRAMS**

**ACCESS FINANCIAL SERVICES LIMITED** offers loan facilities to micro entrepreneurs, i.e. sole proprietors, owners who are of **sound character** and employ not more than five (5) persons full time. Loans may be used for working capital support or to purchase small fixed assets.

### **BUSINESS EXPANSION LOAN FEATURES**

1. Expansion loans are targeted to entrepreneurs who are in business for at least one year.
2. Loan amount ranges from J\$5,000.00 to J\$350,000.00.
3. Loan terms range from 10 weeks to 50 weeks.
4. Loans may be used for trading, service, light manufacturing and short-term agriculture.

### **LOAN PROCESS**

1. Applicants must complete the Pre-Application form (**see reverse**) and deliver it to **ACCESS FINANCIAL SERVICES LIMITED**.
2. Within 2 days of submitting the pre-application form the applicant will be contacted to schedule an interview.
3. Loans will be disbursed within a maximum of eight (8) days of application.

### **ELIGIBILITY**

1. Entrepreneurs must demonstrate a good character and have a viable business which must be in operation for at least 1 yr.
2. Applicants must score a minimum of one hundred (100) points on the interview/application. Half of points will be earned from the character and viability of the business, with the other half being earned from a mix of non-traditional collateral such as: (1) household appliances, (2) guarantors, (3) savings

### **DOCUMENTS NEEDED ALONG WITH PRE-APPLICATION FORM**

1. Two - (2) recent **passport sized photographs**.
2. **Tax Payer Registration Number (TRN)**.
3. **Valid identification** (e.g. Drivers License, National ID, Passport).
4. Two- (2) **references** from reputable persons (e.g. Justice of the Peace, Pastor/Priest, School Principal, Inspector of Police, Suppliers, Customers, or other reputable persons. **ALL** references will be checked. Two (2) of the references must be confirmed by letters.
5. Copies of **utility bills** (i.e. electricity, water, and telephone) **for the last three – (3) months**.
6. **List of assets that you own** that may be used to secure the loan.
7. **Data on business** (e.g. monthly income and expenses, income on good and bad days).