



THE PRIME MINISTER'S ENTREPRENEURIAL DEVELOPMENT PROGRAMME (EDP)

Loan Application

Application No: _____

Application Date: _____ Contact No.: _____

Home Address: _____ Email Address: _____

Registration No.: _____ Date of Business Registration: _____

Trading / Business Name: _____

Authorized Representative: _____

Business Address: _____

Nature of Business: _____

Business Tax ID No.: _____

Business Type: Sole Proprietor Partnership Corporation Other _____

Business Status: Existing No. of years in operation: _____
New

Loan Amount Requested: _____ **Equity Injection (min. 10% required):** _____

Please State Purpose for which Loan is Requested:

Documents to be provided with Application :

- Business Registration/ Certificate of Incorporation
- Share Certificate
- Articles of Association/By-Laws
- Business License
- Business Plan with 3 years financial projection
- Business Financial Statements for the 2 previous years (*existing companies only*)
- Evidence of Registration with the Inland Revenue Department
- Valid Government-issued photo ID (*passport, driver's licence, electoral, social security, MBS cards*)

- Proof of Address (*utility bills not older than 3 months, driver's licence*)
- Job letter and two (2) most recent pay slips
- 3 Letters of Reference (1 character, 2 financial)
- Board Resolution to obtain loan
- Certificate of Good Standing (*existing companies only*)

Additional documents may be required

Have you applied for funding from a bank or other financial institution? (*please tick*) Yes No

If yes, please provide the name of institution(s) and current loan balance(s):

Security or Collateral to cover the loan among: (*Please describe below*)

Source(s) of Funding: Grants Personal Funds Bank Loan
 Investor Crowd Funding Other (*specify*) _____

Applying for Concessions: Yes No

Details of Your Personal Income and Expenses:

Annual Household Income	\$	Annual Household Expenses	\$
Employment Income		Loan and/or mortgage payments	
Other Income(<i>state source</i>)		Lease/rental payments	
Spouse's Income		Property taxes	

Interest and dividends		Approx. total living expenses (food, utilities, clothing etc.)	
Other Income:		Other Expenses:	
Total Annual Income	\$	Total Annual Expenses	\$

Average Monthly Income: _____

Average Monthly Expenses: _____

Additional information required:

Are you or your spouse involved in any lawsuits or claims? Yes No

Have you or your spouse ever had a judgement filed against you? Yes No

Have you or your spouse served as a co-signer, guarantor or endorser for any financial obligation? Yes No

Initials: _____

By signing below, you are certifying that the information provided in this application is accurate and complete and that you agree to the terms and conditions set out in this application.

Terms and Conditions - by signing this application you,

- Authorize us to obtain further information about banking/credit relationships that you have or intend to establish.
- Authorize us to request, obtain and disclose information to credit grantors, any person or body who have financial relationships with you or as required under the Laws of Antigua and Barbuda.
- Authorize us to verify the information you have provided to us.
- Authorize any person or financial institution relating to this application to provide us with the relevant information.
- Will not withdraw any consent given to us as long as a business relationship exists with us including the use or disclosure of information and collections procedures.
- Agree that we reserve the right to either agree or decline to grant credit to you.

- Agree that we will assess the above information in addition to conducting due diligence to determine the eligibility of this application.
- Agree that should the loan be approved, each owner of the company is required to individually sign or personally guaranty this loan facility.

Applicant's Signature(s):

DD/MM/YY

DD/MM/YY