



# 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
- Articles of Association /By-Laws
- Business License
- Business Plan with 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 )*
- Minimum 1 financial reference

***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):

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

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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 (state source)		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 currently employed? Yes  No

Do you have any existing loans? Yes  No

Amount/s outstanding: \$ \_\_\_\_\_ Purpose of loan: \_\_\_\_\_

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