



THE BANK OF KHYBER
MICRO FINANCE UNIT
-----Branch

MICRO ENTERPRIZE CREDIT FORM

PROJECT

Name of Project _____ Sector _____
Project description _____

Location/Address _____ Phone _____
Legal Status _____ Establishment Date (dd/mm/yyyy) _____

MANAGEMENT & PERSONNEL

Borrower's Name _____
Father/Husband's name _____
Present Address _____
Permanent Address _____
Qualification _____
Total Experience _____ Relevant Experience _____ Age _____ Dependents _____
Other Sponsors _____

Manpower: Existing: Skilled Unskilled
Proposed: Skilled Unskilled

Other sources of income/sister concern _____

Moveable assets: _____ Value _____
Immovable assets: _____ Value _____

BANKING HISTORY

BOK Account No. _____ Account Opening Date (dd/mm/yyyy) _____
Previous loan availed? : Yes / No (If No. ignore the following fields and proceed to next box.)
Previous Bank/DFI Account Number: _____
Previous Bank/DFI Address: _____
Amount of facility _____ Purpose _____

Sanction date (dd/mm/yyyy) _____
Installments Paid _____ Amount _____ Current Outstanding _____

BORROWER'S REQUEST

Amount Rs. _____ Purpose of utilization of funds: _____

Security

Personal Guarantee - 1	Personal Guarantee - 2
a) Name	a) Name
S/O, W/O	S/O, W/O
Phone #	Phone #
b) N.I.C. #	b) N.I.C. #
c) Address	c) Address
d) Occupation	d) Occupation
e) Relation with Applicant	e) Relation with Applicant
f) Monthly Income:	f) Monthly Income:
g) Net worth	g) Net worth

PROPERTY

a) Rural Urban b) Plot Agri Land Constructed

c) Area _____ Value _____ Location _____

Khasra/Plot # _____

PROJECT COST	EXISTING	PROPOSED
Land		
Building		
Machinery		
Furniture/Fixture		
Others		
Total Fixed Assets		
<u>Working Capital</u>		
Raw Material		
W.I.P.		
Finished Goods		
A/R		
Cash in hand		
Utilities		
Rent & Wages		
Repair(s)		
Others		
Total Working Capital		
Total Project Cost		

DETAIL OF MACHINERY / EQUIPMENT / CIVIL WORK

DESCRIPTION	QUANTITY	COST
<u>Existing</u>		
<u>Proposed</u>		

PREMISES

Nature	Owned	Rented	Leased (Period)	Lease Rental	Covered Area	Value
Factory	Yes / No	Yes / No	Yes / No	Yes / No		
Showroom	Yes / No	Yes / No	Yes / No	Yes / No		
Shop	Yes / No	Yes / No	Yes / No	Yes / No		

Structure Pakka Semi-Pakka Kacha

Project site/ Location: Distance from branch _____ K.M.

MEANS OF FINANCE

Means of Finance	Existing	Proposed
Owner's Equity		
Personal/ Market Loans		
Institutional Loans		
Debt/ Equity Ration		

Debt/ Equity of the Projected Project _____

INCOME STATEMENT Monthly (For the month of _____)

REVENUE

Product/ Service	Quantity	Price/unit	Existing	Projected
		Total Revenues (a)		
<u>EXPENDITURE</u>				
Raw Material				
Salaries & Wages				
Utilities (Lump Sum)				
Rent/Repairs				
Marketing & Admn				
Financial (M-Up)				
Miscellaneous (Taxes)				
Depreciation				
(@ .8% for machinery & F.F. & .4%for building)				
		Total Expenditure (b)		
		NET INCOME (a - b)		

CASHFLOW STATEMENT Monthly (For the month of _____)

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CASH INFLOW	Existing	Projected
Cash Sales /month		
Receipt against A/R		
Other Income		
TOTAL CASH INFLOW (A)		
CASH OUTFLOW		
Cash expenses per month (R.M., Salaries, Utilities, Marketing & Admn, Misc.)		
Payment against A/P		
<u>Household/Other expenses</u>		
Loan Installment(s)		
TOTAL CASH OUTFLOW (B)		
NET CASHFLOW (A - B)		

To the best of my knowledge the information given in the Loan Application Form is correct and the Bank of Khyber may initiate inquiries from any sources to assess the same.

Date: (dd/mm/yyyy) _____

Borrower's Signature _____