

Appendix II

APPLICATION FORM FOR SMALL BUSINESS FINANCE

TO: NATIONAL BANK OF MALAWI

BUSINESS NAME IN FULL		
TYPE OF BUSINESS.....		
PHYSICAL ADDRESS:		
POSTAL ADDRESS: 0 ..		
OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> OTHER <input type="checkbox"/>		
EMAIL.....	TEL. NUMBER (S) OFFICE	CELL NUMBER(S)
OWNERSHIP		
SHAREHOLDERS AND PERCENTAGE OF SHAREHOLDING:,,		
FACILITY/IES REQUIRED : OVERDRAFT <input type="checkbox"/> LOAN <input type="checkbox"/> GUARANTEE BY BANK <input type="checkbox"/> LETTERS OF CREDIT <input type="checkbox"/>		
PURPOSE.....		
AMOUNT/S REQUIRED		
REPAYMENT PERIOD PREFERED		
OTHER LIABILITIES:		
ANNUAL TURNOVER		
PROJECTED TURNOVER PER MONTH.....		
SECURITY OFFERED.....		
DETAILS OFFERED..... (numbers, valuation)	OF	SECURITY title(location, title)

ACCOUNT NUMBER _____

DATE OPENED _____

OTHER NATIONAL BANK ACCOUNTS _____

OTHER BANKERS IF ANY _____

I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE AND COMPLETE AND AUTHORISE YOU TO MAKE ANY ENQUIRIES YOU CONSIDER NECESSARY FOR CONFIRMATION OF THESE AND FOR CREDIT ASSESSMENT.

SIGNATURE OF APPLICANT(S)

DATE

FOR BANK USE ONLY

SIGNATURE VERIFIED BY

(TO BE SIGNED IN FULL)

RECEIVED AND CHECKED BY NAME _____

SIGNATURE _____

NOTE: THE BANK RESERVES THE RIGHT TO REFUSE /DECLINE ANY APPLICATION FOR A LOAN/OVERDRAFT/GUARANTEE BY BANK/LETTERS OF CREDIT WITHOUT GIVING REASONS.
PTO

Verified by CONSULTANT

Vetted by ARM

Appendix IV

PROJECTED CASH FLOW STATEMENT

	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTAL
RECEIPTS/REVENUE													
TOTAL													
LESS PAYMENTS													
SALARIES AND WAGES													
TELEPHONE													
ELECTRICITY													
WATER													
LOAN REPAYMENTS													
INTEREST CHARGES													
STATIONERY													
RENTALS													
OTHER													
SUBTOTAL													
NET CASHFLOW													
OPENING BALANCE													
CLOSING BALANCE													

To the best of my/our knowledge and belief this cash flow represents a realistic forecast of my/our 2010 cash flows. I/We understand that it will be used by the National Bank of Malawi to make a decision on my/our request for facilities from the Bank.

SIGNED BY

RECEIVED AND CHECKED BY