



CAPITAL ME

APPLICATION FORM



Check your eligibility for cedisPay Business Loan (capital me)

Do you pay your bills/loans on time?

Yes No

This should be evidenced by recent 3 months payment history in mobile money or bank statement and or credit bureau report for either one of these shows the borrower's name:

*Loans from financial institutions,
Rent payment,
Electricity bills payment
Water bills payment
Postpaid mobile phones bills,
Postpaid TV subscription bills,
Postpaid internet subscription
Due paying association
Tax installment payment
Other goods and services paid on instalment basis.*

Operating in current business Location for at least 3 months?

Yes No

This should be evidenced by either recent business permit license, utilities, rent, or municipal taxes. This should be evidence by your 3 to 6 months mobile money statement.

You held your mobile money account number for at least 3 months?

Yes No

This should be evidence by your 3 to 6 months mobile money statement

You have at least 5 business transactions on my current mobile money account?

Yes No

If you use mobile money account for business transactions , then this the number of cash in and cash out business transactions in your Momo account in the most recent month. On the other hand if you do not use mobile money account for business, please pick from the drop down list zero transactions

Instant decision: If all is Yes Pre-approved

If is in one then rejected

RELATIONSHIP WITH CEDIS PAY

1. ARE YOU AN EXISTING CEDISPAY CUSTOMER YES NO
2. HAVE YOU TAKEN ANY LOAN FROM CEDISPAY AT LEAST TWICE? YES NO
3. HAVE YOU MISSED PAYMENT WITH CEDISPAY NOT MORE THAN 2 PAYMENTS? YES NO

NAME OF BUSINESS

REFERRED BY:

PHONE NUMBER(S):

BUSINESS ADDRESS

NAME OF PRINCIPAL OWNER

DATE OF BIRTH OF PRINCIPAL OWNER D D / M M / Y Y Y Y

MOBILE MONEY ACCOUNT NUMBER:

Email ADDRESS

DIGITAL ADDRESS

BUSINESS LOCATION if different from business address

NEAREST LANDMARK

HOW LONG HAVE YOU BEEN OPERATING THIS BUSINESS IN THIS LOCATION? One month or less
 3 months to 6 months 6 months to 9 months 9 months to 12 months Over 12 months

LEGAL STRUCTURE OF BUSINES: Limited Liability Partnership Sole Proprietorship Unregistered

WHAT TYPE OF GOODS OR SERVICES DO YOU PROVIDE AND CORRESPONDING DEMAND

Essential (In-elastic Demand) Non-Essentials (Elastic Demand)

WHAT DOES YOUR BUSINESS DO (PRODUCTS AND SERVICES)

- Essential products - General goods (provision) items
- Essentials - Perishable foods stuff of 30 days
- Cosmetic
- Essential - Perishable foods less than 30 days
- Essential - Foods perishable in more than 30 days but less than 3 months
- Essential not more than 6 months perishable
- Essential- non - perishable
- General supplies Cooked food
- Clothing
- Building Materials Car parts
- Uber/ taxi or transportation services
- Dress making Make-Up Service
- Other , please specify _____

CUSTOMER TYPE (SELECT ONE OF THESE)

Public Institutions Private Enterprises Households

SECTOR OF BUSINESS (SELECT ONE OF THESE)

- Agriculture Forestry & Fishing Mining & Quarrying Manufacturing Construction
- Electricity, Gas & Water Commerce & Finance Transport,storage and Communication
- Services Miscellaneous

PLEASE WHICH OF FOLLOWING PROVIDE(S) EVIDENCE OF CREDIT HISTORY AND CREDIT HABITS (you can pick multiple choice)

- Payment history of a loan taken from financial institution
- Payment of history to a fees paying association
- Payment history of utility bills
- Payment history of Postpaid mobile phones bills
- Payment history of Rent
- Payment history of Postpaid TV subscription bills
- Payment history of goods and services purchased on credit paid on instalment basis
- Payment history of Tax installment payments

DO YOU PAY YOUR APPLICABLE CREDIT COMMITMENT ON TIME (CREDIT PAYMENTS HABIT)? YES NO
 Have you missed more than 2 payment in any of your payment obligation selected above?
 You are considered to pay your credit on time if you have not missed more than 2 payments recently.

If credit habit is NO, the application cannot proceed, unfortunately you cannot apply for a loan with CedisPay without a credit habit

If credit habit is Yes

HAVE YOU TAKEN A LOAN FROM ANY CREDIT INSTITUTION including CedisPay? YES NO

If Yes , HOW LONG IS YOUR RELATIONSHIP WITH OTHER CREDIT INSTITUTION including CedisPay?

Above 4 Years 2 Years - 4Years 3 months - 2 Years Less than 3 months

WHAT IS YOUR PAYMENT HISTORY STATUS WITH THE FINANCIAL INSTITUTION INCLUDING CedisPay

No missed payment 1 missed payment 2 missed payments 3 missed payments

Enter the schedule dates of your loan repayments and the actual dates of your loan repayments for the most recent 3 months

Payment No.	Document the nature of credit habit (loan from FI and CedisPay, rent, Utilities, others)	Scheduled payment date for the credit / bill habit (when the borrower was supposed to pay the credit/bill)	Date of payment of credit/bill habit- payment date of loan or bills (when the borrower actually paid the credit/bill)	Missed payment (if payment is before next payment date then its is not missed, but if after then missed payment)
1				
2				
3				
4				
5				
Number of missed payments				

If YOU HAVE NOT TAKEN A LOAN FROM ANY CREDIT INSTITUTION including CedisPay , then select one of these alternative ways that most provide evidence of your credit behavior.

- | | |
|---|--|
| <input type="checkbox"/> Rent payment | <input type="checkbox"/> Utilities |
| <input type="checkbox"/> Postpaid TV subscription bills | <input type="checkbox"/> Association Dues |
| <input type="checkbox"/> Postpaid internet subscription | <input type="checkbox"/> Other goods and services paid on instalment basis |
| <input type="checkbox"/> Postpaid mobile phones bills | <input type="checkbox"/> Tax installment payments |

WHAT IS YOUR LENGTH OF PAYMENT HISTORY FOR YOUR SELECTION ABOVE?

- Above 4 Years 2 Years - 4Years 3 months - 2 Years Less than 3 months

WHAT IS YOUR PAYMENT HISTORY STATUS WITH YOUR SELECTION IN ABOVE

- No missed payment 1 missed payment 2 missed payments 3 missed payments

Enter the schedule dates of your utilities/other credit payment repayments and the actual dates of your utilities/other credit repayments for the most recent 3 months

Payment No.	Document the nature of credit habit (loan from FI and CedisPay, rent, Utilities, others)	Scheduled payment date for the credit / bill habit (when the borrower was supposed to pay the credit/bill)	Date of payment of credit/bill habit-payment date of loan or bills (when the borrower actually paid the credit/bill)	Missed payment (if payment is before next payment date then its is not missed, but if after then missed payment)
1				
2				
3				
4				
5				
6				
Number of missed payments				

SAVING HABIT

DO YOU HAVE A SAVINGS OR INVESTMENT ACCOUNT (SAVINGS HABIT)? YES NO

If saving habit is Yes, WHAT is your current saving balance GHC

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INSURANCE HABIT

DO YOU HAVE A PERSONAL AND/OR BUSINESS INSURANCE (Insurance Habit)? YES NO

If insurance habit is Yes, Attach your insurance policy

GIVING HABIT

DO YOU DONATE TO AN NGO, ASSOCIATION OR FAMILY SUPPORT (GIVE TO OTHERS HABIT) YES NO

IF GIVING habit is Yes, Your recent donation made to AN NGO, ASSOCIATION OR FAMILY SUPPORT

Attach your recent giving amount GHC

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DO YOU HAVE FAMILY COMMITMENTS LIKE SCHOOL FEES, RENT ETC? YES NO

If family commitment is Yes, kindly attach your evidence.

DO YOU USE MOBILE FOR BUSINESS TRANSACTIONS YES NO

A client is considered to use Momo for business transactions if the any one of these conditions is met:

1. The use of Momo to pay Business inventory and Business operating expenses or
2. The Use of Momo to collect business income by mobile money account or in situation that the customer collects business income on cash basis the customer places the income on his/her mobile money account frequently on weekly or bi weekly or monthly.

Guidance: It is Yes, if at least 70 percent of the time in a month (example if inventory is purchasing weekly then at least 3 times in a month the client used Momo) you use Momo account for Business inventory, Business operating expenses and or Business income.

Note: Loan repayment using Momo does not count as the condition to be met for yes for usage of Momo for business transaction.

WHICH PAYMENTS DO YOU USE YOUR MOBILE MONEY OR BANK STATEMENTS FOR?

- | | | |
|---|--|--------------------------------------|
| <input type="checkbox"/> Business inventory | <input type="checkbox"/> Business operating expenses | <input type="checkbox"/> Utilities |
| <input type="checkbox"/> Rent | <input type="checkbox"/> Loan repayments | <input type="checkbox"/> Savings |
| | | <input type="checkbox"/> School Fees |

WHICH INCOME DO YOU RECEIVE BY MOBILE MONEY OR BANK STATEMENTS?

- Investment income
- Business income
- Gifts

DO YOU KEEP RECORDS OF YOUR MONTHLY BUSINESS INCOME YES NO

If YES, please provide your monthly income. GHC

YOUR MONTHLY BUSINESS INCOME

In addition provide us our bank statements or mobile money statements to support the business income.

If NO, the follow up questions will help us estimate your monthly income using your available documentary evicence

IN THE MOST RECENT 3 MONTHS, WHICH MODE DID YOU RECEIVE BUSINESS INCOME OR MAKE PAYMENTS FOR BUSINESS EXPENSE (Business Transactions)

Cash Mobile Money or Bank Account

If cash, Please pick one of the following that serves as proxy for estimation of your business monthly income that you can support with evidence

- 3 most recent months purchase invoices of inventory
- 3 most recent months purchase of prepaid mobile phone units
- 3 most recent months Loan repayment schedule from a financial institution including CedisPay

If 3 most recent months purchase invoices of inventory

Weekly purchase amount Frequency of purchase of inventory per month

If 3 most recent months purchase of prepaid mobile phone units

Amount of prepaid units per day Frequency of purchase of prepaid units per month

If 3 most recent months Loan repayment schedule from a financial institution including CedisPay

Weekly loan repayment amount Frequency of loan repayment per month
 Interest rates on loan per month Duration of loan repayment in months

IN THE MOST RECENT 3 MONTHS, WHICH MODE DID YOU RECEIVE BUSINESS INCOME OR MAKE PAYMENTS FOR BUSINESS EXPENSE (business transactions).

Cash Mobile Money or Bank Account

IN MOST RECENT 3 MONTHS, DO YOU RECEIVE BUSINESS INCOME OR MAKE BUSINESS INCOME DEPOSIT INTO YOUR MOBILE MONEY OR BANK ACCOUNT?

Yes No

If Yes , then provide the following about your daily sales from your mobile money statement or bank statements

Minimum Daily Sale amount

How many days in a month do you sell

If No , In the most recent month did you make business payments using your mobile money or bank account

Yes No

If yes, provide the following about your business expenses from your mobile money statement or bank statements

CREDIT BUREAU AND LEGAL CONCENT

I, _____,

hereby apply for Loan with CedisPay. I understand that the information given herein and the documents supplied are the basis for loan application and I therefore warrant that such information is correct. I further undertake to indemnify the CedisPay for any loss suffered as a result of any false information or error in the information provided to CedisPay.

DISCLOSURE TO CREDIT REFERENCE BUREAUS

CedisPay will obtain information about you from the credit reference bureaus to check your credit status and identity. The bureaus will record our enquiries which may be seen by other institutions that make their own credit enquiries about you. CedisPay shall also disclose your credit transactions to credit reference bureaus in accordance with the Credit Reporting Regulations, 2020 (L.I 2394)

AGREEMENT TO ACCOUNT LEGAL TERMS – ON CEDISPAY WEBSITE

I have read the Account Legal Terms on CedisPay website (<https://cedispay.com.gh/about/account>) and agree to the terms.

CLIENT'S SIGNATURE: _____

DATE: _____

LOAN APPLICATION REQUIREMENTS

1. Proof of identity:

Valid Government issued photo ID of the business owner.

2. Proof of Steady and reliable income.

- a) Recent 3 months mobile money wallet transactions
- b) Recent 3 months prepaid-minute mobile phone usage patterns and including information on timing of calls and text messages
- c) Recent 3 months pay slip and bank statement or tax filed document
- d) 3 months Loan repayment schedule from a financial institution including CedisPay

3. Proof of how long you have held your mobile money account

Attached your mobile money statements for at least 3 months or if you have held the mobile money account for more than 3 month, then attach a mobile statements for the most 12 months

4. Proof of Good credit history:

3 months payment history of either one of these:

Loans from other financial institutions, rent payment, Utility bills, Postpaid mobile phones bills, Postpaid TV subscription bills, Postpaid internet subscription, Association dues payments or other goods and services paid on instalment basis.

5. Proof of permanent address: Document that shows your name and address of residence of sole owner and address of the business.

6. If investment is yes attached investment statement

7. If insurance is yes , attach insurance statement