

# 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 bank statement and or credit bureau report for either one of these show 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 month	s? Yes No
This should be evidenced by either recent business permit license, uti or municipal taxes. This should be evidence by your 3 to 6 months mo 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 stateme	ent
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 out business transactions in your Momo account in the most recent m do not use mobile money account for business, please pick from the	nonth. On the other hand if you
Instant decision: If all is Yes Pre-approved If is in	one then rejected

ſ	REI	LATIONSHIP WITH CEDIS PAY
1	l.	ARE YOU AN EXISTING CEDISPAY CUSTOMER YES NO
2	2.	HAVE YOU TAKEN ANY LOAN FROM CEDISPAY AT LEAST TWICE?  YES  NO
į	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
MOBILE MONEY ACCOUNT NUMBER:
Email ADDRESS
DIGITAL ADDRESS
BUSINESS LOCATION if different from business address
NEAREST LANDMARK
3 months to 6 months 6 months 9 months 9 months 0 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  Cosmetic  Essentials - Perishable foods stuff of 30 days  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
Building Materials
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

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	E WHICH OF le choice)	FOLLOWING PROVIDE(S	EVIDENCE OF CREDIT H	ISTORY AND CREDIT HAB	ITS (you can pick
П	Payment l	nistory of a loan taken	from financial institution	n	
	Payment o	of history to a fees payi	ng association		
$\Box$	Payment l	nistory of utility bills			
	,	nistory of Postpaid mob	oile phones bills		
	•	nistory of Rent			
	•	nistory of Postpaid TV s	subscription hills		
	•	•	ervices purchased on cre	ndit naid on instalment	hacic
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Ш	rayinenci	ilstory or lax illstattiller	it payments		
Have y	ou missed n	nore than 2 payment in	MMITMENT ON TIME (CR any of your payment ob ime if you have not miss	ligation selected above?	
	it habit is NC ıt a credit hc		ot proceed, unfortunatel	y you cannot apply for a	loan with CedisPay
If cred	it habit is Ye	S			
			IT INSTITUTION including	cedisPay? YES	□NO
If Yes	HOW LONG	IS YOUR RELATIONSHIP	WITH OTHER CREDIT INS	TITUTION including Cedi	sPav?
	4 Years	2 Years - 4Years			than 3 months
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\Λ/ΗΔΤ	IS VOLIR PAV	MENT HISTORY STATUS I	WITH THE FINANCIAL INS	TITUTION INCLUDING CA	disPav
	ssed payme	_			ssed payments
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	he schedule 3 months	dates of your loan repo	ayments and the actual	dates of your loan repay	ments for the most
Pay	ment 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				
<u></u>					
	5				
mi	umber of ssed yments				

Rent paym Postpaid T Postpaid ii	at most provide eviden	CREDIT INSTITUTION income of your credit behavior Utilities Association Du Other goods an Tax installment	or. es nd services paid on insta	
WHAT IS YOUR LENGTH Above 4 Years	GTH OF PAYMENT HISTO 2 Years - 4Years	ORY FOR YOUR SELECTION  3 months - 2 Ye		than 3 months
WHAT IS YOUR PAY No missed paymen	_	with your selection in the second plant 2 missed p	_	ssed payments
	dates of your utilities/ it repayments for the r	other credit payment re most recent 3 months	payments and the actu	al dates of your
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
INSURANCE HABIT  DO YOU HAVE A PERSONAL AND/OR BUSINESS INSURANCE (Insurance Habit)?  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
DO YOU HAVE FAMILY COMMITMENTS LIKE SCHOOL FEES, RENT ETC?  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?  Business inventory Business operating expenses Utilities  Rent Loan repayments Savings 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
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

Minimum weekly purchase of business inventory and payment of business expenses
How frequently you pay business expenses and inventory in a month
If No, 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 st recent months Loan repayment sch le 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
MONTHLY DEBT EXPENSES GHC
MOST RECENT SAVINGS CONTRIBUTIONS  GHC

Note: The information you provided will be used by our system to compute your monthly income, if our system computation of the monthly income using documents provided is different from what you have provided, our sales staff or system will override your information provided to correspond to the documents provides

WHAT IS YOUR BUSINESS CASH FLOW CYCLE (How many days does it take to convert your business inventory into cash flows from sales)  Within a day (daily)  Week in 15 days  Within 31 days (monthly)
HOW OFTEN DO YOU STOCK YOUR INVENTORY?  Within a day (daily)  Week in 15 days  Within 31 days (monthly)
HOW LONG DO YOUR INVENTORY LAST?  Weekly Monthly 3 Months Over 6 Months  Over 6 Months
AVERAGE, HOW LONG DO YOU COLLECT MONEY UPON SALE?  Weekly Monthly 3 Months Over 6 Months  Over 6 Months
AVERAGELY, HOW LONG DOES YOUR SUPPLIERS REQUIRE YOU TO PAY THEM?  Weekly Monthly 3 Months Over 6 Months
PREQUENCY OF BUSINESS INCOME Regular Irregular  DO YOU USE MOBILE MONEY AND BANK ACCOUNT TO RECEIVE BUSINESS INCOME YES NO AND OR MAKE BUSINESS PAYMENTS  HOW MANY BUSINESS TRANSACTIONS ARE THERE IN YOUR MOST RECENT MONTHLY MOBILE MONEY OR BANK STATEMENT OR OTHER DOCUMENTARY EVIDENCE?
Above 20 Transactions  15 - 20 Transactions  5 - 10 Transactions  0 Transactions
HOW MUCH CASH OR BANK BALANCE DO YOU HAVE AVAILABLE GHC in your current Mobile Money or bank statement?

PURPOSE OF THE LOAN:  Working Capital Capital Investment Others:  DESIRED PAYMENT PLAN Daily Weekly Bi-weekly Monthly This should correspond with payment cycle  DESIRED LOAN PAYMENT DURATION 1 Month 2 Months 3 Months 4 Months 5 Months  Note: The maximum Loan term is determined by our system based on the nature of your business inventory, how often you replenish the inventory and the extent of perishability of your business inventory.
Working Capital Capital Investment Others:  DESIRED PAYMENT PLAN Daily Weekly Bi-weekly Monthly This should correspond with payment cycle  DESIRED LOAN PAYMENT DURATION 1 Month 2 Months 3 Months 4 Months 5 Months 6 Months  Note: The maximum Loan term is determined by our system based on the nature of your business inventory, how often you replenish the inventory and the extent of perishability of your business inventory.
Capital Investment  Others:  DESIRED PAYMENT PLAN Daily Weekly Bi-weekly Monthly This should correspond with payment cycle  DESIRED LOAN PAYMENT DURATION 1 Month 2 Months 3 Months 4 Months 5 Months 6 Months  Note: The maximum Loan term is determined by our system based on the nature of your business inventory, how often you replenish the inventory and the extent of perishability of your business inventory.
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how often you replenish the inventory and the extent of perishability of your business inventory.
SOURCE OF INCOME FOR THE PAYMENT OF THE LOAN
FREQUENCY OF INCOME Regular Irregular

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### **CREDIT BUREAU AND LEGAL CONCENT**

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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 furthe 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