



# Loan Application Form (Development)

**P.O.Box 306  
Bridgetown  
St. Michael  
Barbados W.I.**

**Personal Information**

**(Please attach photo of applicant)**

**Date:**

Surname:	First Name:	Middle Name:	Alias: (Nick Name)	Male <input type="checkbox"/> Female <input type="checkbox"/>
Maiden Name:	Mother's Name:			Marital Status: M <input type="checkbox"/> S <input type="checkbox"/> D <input type="checkbox"/> W <input type="checkbox"/>
		No. of Children/Dependents?		
Date of Birth:		Country of Birth:		
Are you eligible to work in Barbados?		Nat'l. Ins. No.: Barbados Nat'l. I.D. No.		
Permanent Address:		Res. Tel.:	Other Tel.:	
		Cell #:		
		Email:		
		Website:		
Other Contact Address:				
Have you attempted to obtain financing elsewhere?		If yes, provide details:		

**ARE THERE ANY JUDGEMENTS PENDING AGAINST YOU?**

YES  NO  **If yes, provide details on separate page.**

**Secondary Education**

School(s) attended	Years attended From To	Academic achievement - attach copies of School Certificates. State other interests - sports, drama, community involvement
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**Post Secondary Education/Training**

College/Institution	Years attended From To	Specialization - attach copies of Certificates/Diplomas
Are you attending a School, College, University or undertaking training of any kind at present? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please give details		
Have you studied at the Youth Entrepreneurship Scheme? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Barbados Vocational Training Board? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Barbados Youth Service? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Do you intend to undertake any full-time educational or training studies within the next three years? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please provide details.		
Are you computer literate? Yes <input type="checkbox"/> No <input type="checkbox"/> List software programmes in which you have competency.		

# Barbados Youth Business Trust

**Employment History over the last 6 years (If necessary please attach resume)**

Name of Organization: Address:  Position: Responsibilities:	Telephone: Fax:  Name of Supervisor: Term of Employment. <b>From:</b> Month    Year <b>To:</b> Month    Year
Name of Organization: Address:  Position: Responsibilities:	Telephone: Fax:  Name of Supervisor: Term of Employment. <b>From:</b> Month    Year <b>To:</b> Month    Year
Are you presently unemployed? Are you receiving Social Assistance?	
If yes, how long have you been unemployed?	

**Mentor Information**

Surname: Address:  Employed or self employed? Business Address:  How long have you known your mentor? Please attach a resume of your Mentor	First name and initials:  Position: Business Telephone: Home Telephone:  Relationship to your Mentor:
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**Business Information:**

<b>Name of Business:</b>  <b>Address of Business:</b>  <b>Type of Ownership: (Attach details)</b>  <b>Name of Owners/Partners:</b>  <b>Where did you receive your initial financing?</b>  <b>Business Bank Account No.:</b>  <b>Name &amp; Address of Bank:</b>  <i>Financial information/statements for the last two years of operation must be submitted.</i>	<b>Business Telephone:</b>  <b>Sole Proprietorship:</b> [ ] <b>Partnership:</b> [ ] <b>Corporation:</b> [ ] <b>Franchise:</b> [ ]  <b>Involvement: Full Time</b> [ ] <b>Part Time</b> [ ]  <b>Year Business Started:</b>  <b>Duties:</b>  <b>Loan amount requested:</b>
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# Barbados Youth Business Trust

**Personal Financial Information**

Name and Branch address of your bank: Details of Liabilities:					
Individual/Institution holding debt	Amount of Original Loan	Current Loan Balance	Monthly Payments	Loan Due Date	Purpose of Loan
<b>Total Loans Owning:</b>					

**Personal Financial Statement as at: 2007**

	Assets		Liabilities
Cash & Bank Bals.:		Total loans (from above)	
CSV Life Ins.		Credit cards	
Real Estate:		Other debts	
Vehicles:			
Furnishing/Fixtures:			
Other			
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
Net Worth = Total Assets - Total Liabilities	\$		

**References:** Name 1 Relative who does not live in the same household and 1 neighbour who has known you for at least 2 years.

Surname: Relationship: Address: Res. Telephone:	First Names: Occupation:  Bus. Telephone:
Surname: Relationship: Address: Res. Telephone:	First Names: Occupation:  Bus. Telephone:

I certify that all of the information provided is complete and accurate to the best of my knowledge.  
I have disclosed all of the pertinent financial information and I authorize BYBT to conduct the necessary credit investigation and contact the respective financial institutions.

.....  
Signature of Applicant

.....  
Date

**N.B.** All required documentation must be attached to this application.

## **DEVELOPMENT LOAN REQUIREMENTS**

1. Attach one (1) passport sized photograph to Development Loan Application form.
2. Two written references:
  1. *Minister of Religion*
  2. *Certified Headmaster / Teacher*
3. Quotations of anything to be purchased with the loan for your business. ***(Copies only)***.
4. Business Plan for anything over \$5,000.00 is required along with a cover letter.
5. Amounts of \$5,000.00 and under ***DO NOT*** require a Business Plan. A descriptive letter would be adequate outlining the following:
  - a. *Services offered by your business*
  - b. *Reason(s) for approaching the Trust for a loan*
  - c. *The amount to be borrowed*
  - d. *What it will be used for*
6. Please ensure that all lease agreements for rental of office spaces, shop or stall etc. are included when handing in your completed documents to the Trust.
7. Please attaché a copy of your business Registration Certificate / Incorporation Certificate if the business has been registered / incorporated already.
8. Please attach the up-to-date Financials of the business.



**BARBADOS YOUTH BUSINESS TRUST**  
**CASHFLOW FORECAST**

CASHFLOW FORECAST For 12 month period ending: \_\_\_\_\_ 200\_\_\_\_\_

BUSINESS NAME:

P.O. Box 306  
Bridgetown  
Barbados W.I.

MONTH	Period 0	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
CASH INFLOW														
<b>Trading Receipts</b>														
<b>Other Receipts</b>														
<b>VAT Receipts</b>														
Total Cash Inflow														
CASH OUTFLOW														
<b>Materials</b>														
<b>Wages/Salaries</b>														
<b>NIS</b>														
<b>Interest/Bank Charges</b>														
<b>Rent - Equip/Mach.</b>														
<b>Rent - Premises</b>														
<b>Advertising</b>														
<b>Electricity</b>														
<b>Gas</b>														
<b>Telephone</b>														
<b>Office Supplies</b>														
<b>Insurance</b>														
<b>Vehicle Expenses</b>														
<b>Professional Fees</b>														
<b>Loan Payment</b>														
<b>Capital Expenditure</b>														
<b>VAT Payments</b>														
<b>VAT Returns</b>														
Total Cash Outflow														
NET CASH FLOW														
Opening Balance														
Closing Balance														