

Tatweer Application Form

Inquiry number	Number	Date	Date of the business visit	Date of the house visit
----------------	--------	------	----------------------------	-------------------------

Repayment Date:	<input type="checkbox"/> 5 th of each month	<input type="checkbox"/> 10 th of each month	<input type="checkbox"/> 25 th of each month
-----------------	--	---	---

Branch name:	Loan officer name:
<input type="checkbox"/> Male	<input type="checkbox"/> Female

Applicant's Personal Information

Applicant Name:	National ID : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
-----------------	---

Applicant's mother's name:

Address

Landline number.....	Mobile number.....
----------------------	--------------------

Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	Level of education
---	---

<input type="checkbox"/> Do you rent your home? How much is your annual rental rate?	<input type="checkbox"/> Do you own your home? <input type="checkbox"/> Owned outright <input type="checkbox"/> Mortgaged
--	---

Number of dependants

Do any members of your family have any special needs? <input type="checkbox"/> Yes <input type="checkbox"/> No
--

Do you own a car? <input type="checkbox"/> Yes <input type="checkbox"/> No
--

If yes, do you:
<input type="checkbox"/> Own the car outright
<input type="checkbox"/> Repay a montly auto loan fee
How much is your monthly auto loan reayment?.....

How many floors are there in your home?

How many rooms are there in your home?
--

Do you own any of the following items? <input type="checkbox"/> Microwave <input type="checkbox"/> Washing machine <input type="checkbox"/> Satellite <input type="checkbox"/> Computer

Do you have Internet access at home? <input type="checkbox"/> Yes <input type="checkbox"/> No

Do any of your children attend governmental schools/universities? <input type="checkbox"/> Yes <input type="checkbox"/> No
--

Do any of your children attend private schools/universities? <input type="checkbox"/> Yes <input type="checkbox"/> No

For adminstrative use only

<input type="checkbox"/> First-time client	<input type="checkbox"/> Repeat client	<input type="checkbox"/> Repeat Tadamun loan client	<input type="checkbox"/> Active client	<input type="checkbox"/> Guarantor
--	--	---	--	------------------------------------

Client ID number	Type of loan.....	Application fees :	Life inurance fees	CareGiver fees
Loan ID number :				

<input type="checkbox"/> Red flag	<input type="checkbox"/> Blacklist
Reason:.....	

Shared information

<input type="checkbox"/> Active client in other MFI/s	Number of active loans	<input type="checkbox"/> Number of guarantees
---	------------------------	---

Monthly payments.....	Last payment date
-----------------------	-------------------------

Average number of late payments.....

Average value of late payments.....

Notes

For Finance Department Use

Loan ID number:

Do you have a bank account? Yes No

If yes, at which bank?.....

Account number

Account type Current Savings Other

If other, please specify: _____

Have you get any other loans from any other MFIs in Jordan? Yes No

If yes, please complete the table below.

Name of MFI	Reason for the loan	Loan amount	Loan term	First repayment due date	Monthly installment amount	Remaining amount

How do you know about MFW?

- Branch visit
- From an MFW client
- Promotional campaigns
- Local community centers
- Repeat client
- Other -----

Spouse's Personal Information

Name of your spouse: ----- Spouse alias name (if applicable): -----

Spouse's National ID number:

If your spouse is not Jordanian, please provide the following information:

Nationality : ----- ID type -----

Passport number-----

Profession/Occupation : ----- Name of employer : -----

Monthly Salary: -----

Tel :----- Work Tel :-----

Work address :-----

For administrative use only:

- New client Repeat individual loan client Repeat rroup loan client Active MFW client Guarantor for an active loan
- Client/guarantor ID number: ----- Loan type:-----
- Loan number----- Penalties-----
- Red flag Blacklisted
- Reason: -----

Shared information audit

- Active client wiot other MFI / number of loans ----- Active guarantor – other MFI / number of guarantees -----

Total installments amount : -----

Date of last installment :-----

Total delinquent installment number: -----

Total delinquent installment amount: -----

Project information

Project Map

Type of project

.....

- Registered
- Not registered
- Home-based
- Private

Capital.....

Date of the beginning of the project

Years of experience

Business address

Phone number

Fax number

Purpose of the loan

- Products and capital
- Improvements
- Fixed assets
- Other.....

I have the willing to be one of the not for profit company Microfund for Woman clients and hereby certify that all above information are correct and I delegate MFW to investigate for any information needed , and I understand that the company has the right to reject the application without explanations , realizing that MFW has no responsibility toward rejecting the application, and I cancel my claim of fees refund and submitted documents request results from application rejection, and the above information will be used for the requested loan disbursement process and /or joining (Himaya and Riayah) programs provided by MFW.

Applicant's Signature

Guarantor information

Full Name :-----National ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Mother's name Marital Status

Deatiled address :-----

.....

Profession/ Job :----- Name of employer :-----

Monthly Salary/Income -----

Tel :----- Work Tel :----- personal tel.....

Work address :-----

Relationship with the client Bank account yes no

Bank name Account number

Account type

Mention other commitmanets with MFIs

For Administrative Officer use (Spouse status) internal and external inquiry:

New Repeated –Individual loan Repeated – Group loan Active MFW client Guarantor for an active loan

Client/guarantor number: ----- Loan type:-----

Loan number----- Penalties----- Red flag Black list / Reason: -----

Sharing information audit

Active client – other MFI / number of loans ----- Active guarantor – other MFI / number of guarantees -----

Total installments amount : ----- Date of last installment :-----

Total delinquent installment number: ----- Total delinquent installment amount: -----

Business Balance Sheet

Name: Project type:

Assets

A. Current Assets

1. Liquid assets

Cash on hand (counted by project's owner in front of the loan officer)

Cash in Bank (bank account statement)

Savings

Deposits

Total liquid assets

2. Receivables

One month term receivables.....

More than one month receivables.....

(-) written off receivables

Total receivables

3. Inventory

Total inventory (as real stocktaking by the client and audited by loan officer)

Total Current Assets (1+2+3).....

B. Fixed Assets

Item	Qty	Estimated value	Total value
Total fixed assets			

Total fixed assets

Total Assets (A+B)

Liabilities

A. Current liabilities

1. Liquid liabilities

Bank loans

Due unpaid

Other liabilities

Total current liabilities

2. Payables

One month term payables

More than one month payables

Total payables

Total current liabilities (1+2)

B. Long term liabilities (over one year)

Total liabilities (A+B)

Total equity

Total liabilities and equity

Loan officer signature:..... Date:.....

Branch Manager signature..... Date:.....

MICROFUND FOR WOMEN

Empowering Every Ambitious Woman



Business and Household Income Statement

<u>Business monthly cash flow</u>	<u>Household monthly cash flow</u>
1. Total sales (cash and accrued) (as calculated in sales analysis)	Net Business cash flow =
2. Sales cost Total sales (1)X(1-gross profit margin)	<u>Household Income</u>
Total cash flow (1 minus 2) =	Spouse
<u>Operating expenses</u>	Children
Wages and salaries	Rent
Rent	Transfers
Water	Other
Electricity	Total household income
Heat	Total income (household income + net business cash)
Transportation /Fuel
Licensing / taxes	<u>Household expenses</u>
Insurance	Food
Branding	Rent
Stationary	Water
Other expenses	Electricity
Liabilities for other financial institutions.....	Telephone
Number of remaining installments.....	Transportation
Total operating expenses	Education
Net cash flow =..... (total cash flow minus total operating expenses)	Family members assistance
	Medicine
	Family liabilities (bank loan, other loan, etc...)
	Other expenses
	Total household expenses
	Total Income
	Total household expenses
	Disposable income
	Loan installment
	Net disposable income
Loan officer signature:..... Date: Branch Manager signature:..... Date:	

Inventory Production Sector

Name: _____ .

Raw material	Quantity	Unit price	Total
Sub total	=====	=====	
Inventory under production			
Sub total	=====	=====	
Inventory ready to sell			
Sub total	=====	=====	
Total			

Sales Analysis – Commercial Sector

A. (Daily Sales Analysis)

	SUN	MON	TUE	WED	THU	FRI	SAT
Good , Fair, Bad							
Sales							

Weekly sales (Total Daily Sales) _____

Monthly Sales (Weekly sales x 4) _____

Payment Method

Cash (Amount) _____ % _____ Credit (Amount) _____ % _____

Net Income _____

.2 Montly Sales Analysis:

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Good , Fair, Bad												
Sales												

Total annual sales

B. Procurment Analysis

(Payment Method) Cash ((Amount) _____ % _____ Credit (Amount) _____ % _____

Item	Quantity purchased (daily/weekly/monthly)	(Montly frequency)	Unit Price	Total
(Total)				

C. Profit Margin Analysis

Inventory turnover

Item	Quantity	Purchasing Price	Selling Price	Total Purchasing Price	Selling price per unit	Profit Margin

Average profit margin
 (Total selling price – Total purchasing price) / Total ptofit =

Loan Officer signature..... Date

Branch Manager signature..... Date

A.Sales Analysis – Production Sector

1. Sales Analysis Per Item

Item	Quantity sold per month	Price per unit	Total Sales
Total			

Payment Method

Cash (Amount) _____ % _____ Credit (Amount) _____ % _____

Net Income _____

2. Montly Sales Analysis

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Good , Fair, Bad												
Total Sales												

Average annual sales _____

B. Procurment Analysis

Raw Materials	Purchased quantity			Price per unit	Total purchased quantity
	Daily	Weekly	Monthly		
Total					

Payment Method

Cash (Amount) _____ % _____ Credit (Amount) _____ % _____

C. Profit Margin Analysis

Product	Raw material	Quantity	Purchasing price per unit	Total cost	Selling price per unit	Profit margin

Average profit margin

(Total selling price – Total purchasing price) / Total ptofit =

Loan Officer signature..... Date

Branch Manager signature..... Date

A.(Sales Analysis – Services Sector)

1. (Daily Sales Analysis)

	SUN	MON	TUE	WED	THU	FRI	SAT
Good , Fair, Bad							
Sales							

* (Weekly sales) (Total Daily Sales) _____

*(Monthly Sales) (Weekly sales x 4) _____

*(Payment Method) Cash(Amount) _____ % _____ Credit(Amount) _____ % _____

*(Net Income as per the client’s saying) (Before or After Expenses)= _____

2. (Montly Purchasing Table)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Good , Fair, Bad												
Sales												

*(Total Yearly Sales = _____

*(Total Monthly Sales) = (Total Yearly Sales / 12) = _____

B. (Procurment Analysis)

(Payment Method) Cash (Amount) _____ % _____ Credit(Amount) _____ % _____

(Daily procurment volume) _____ : (Weekly procurment volume) _____ : (Monthly procurment volume) _____ :

Monthly procurement table

Item	Quantity (daily/weekly/ monthly)	(Montly frequency)	Item Price	Total
Total				

C. (Project’s Profit Margin Analysis)

Service	Service Price	(Quantity Summer)			Total quantity	Total sales	(Quantity-Winter)			Total quantity	Total sales
		Daily	Weekly	Monthly			Daily	Weekly	Monthly		
Total											

(Profit Margin)= (Total sales – Total purchasing) / Total sales

.....

Loan Officer Date audited by Branch Manager.....