ID picture

**LOAN APPLICATION FORM**

*OPN-19-V3-003*

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Client Code:** | | | | | | **Date: ${date}** | | |
| **PERSONAL INFORMATION** | | | | | | | | |
| Name: *(LN, FN, MN)*  ***${name}*** | | | | | | | | Nickname:  ***${nickname}*** | |
| Present Home address:  ***${present\_home\_address}*** | | | | | | | | Years of Stay:  ***${years\_of\_stay}*** | |
| Business/Farm address:  ***${business\_address}*** | | | | | | | | House: [ **${ho}** ] Owned [ **${hr}** ]Rented | |
| Birthdate: ***${birthday}*** | | | | | Age: ***${age}*** | | | Gender: [ **${m}** ] Male [ **${f}** ] Female | |
| Birthplace: ***${birthplace}*** | | | | | | | | TIN: ***${tin}*** | |
| Civil Status: [ **${cs}** ] Single [ **${cm}** ] Married [ **${cw}** ] Widow [ **${cse}** ] Separated | | | | | | | | UMID/Other ID/s:**${umid}** | |
| Education: [ **${ep}** ] Post Graduate [ **${ec}** ] College [ **${eh}** ] High School [ **${ee}** ] Elementary [ **${eo}** ] Others | | | | | | | | | |
| FB Account: ***${fb\_account}*** | | | | | Mobile Number/s: ***${contact}*** | | | | |
| Spouse Name: *(LN, FN, MN)* ***${s\_name}*** | | | | | | | | Spouse Mobile#: ***${s\_contact}*** | |
| Birthdate: ***${s\_birthday}*** | | | | | Age:***${s\_age}*** | | | Mother’s Maiden Name: *(LN, FN, MN)*  ***${mother\_name}*** | |
| No. of Dependent/s: ***${dependents}*** | | Household Size: ***${household}*** | | | | | |
| **PERSONAL REFERENCES** | | | | | | | | | |
| Name | | | Contact No. | | | | Address | | |
| 1. ***${pr1\_name}*** | | | ***${pr1\_contact}*** | | | | ***${p1r\_address}*** | | |
| 1. ***${pr2\_name}*** | | | ***${pr2\_contact}*** | | | | ***${p2r\_address}*** | | |
| **HOUSEHOLD (HH) SOURCE/S OF INCOME** | | | | | | | | | Est. Monthly Gross Income: |
| **Partner**  **Client** | [ **${e}** ] Self-Employed/Business, kind of business/service? ***${service\_type}***  [ ] Employment, what position & company?:  Indicate other Income Generating Project: ***${igp1}***  [ **${o}** ] Others: ***${o\_name}*** | | | | | | | | ***${b\_mgi}*** |
| ***${e\_mgi}*** |
| ***${igp1\_mgi}*** |
| ***${o\_mgi}*** |
| **Spouse** | [ **${se}** ] Self-Employed/Business, kind of business/service? ***${s\_service\_type}***  [ **${sep}** ] Employment, what position & company? ***${position}, ${company}***  Indicate other Income Generating Project: ***${igp2}***  [ ***${so}*** ] Others: ***${so\_name}*** | | | | | | | | ***${se\_mgi}*** |
| ***${sep\_mgi}*** |
| ***${igp2\_mgi}*** |
| ***${so\_mgi}*** |
| **Others:** | [ **${rem}** ] Regular Remittances [ **${pen}** ] Pension | | | | | | | | ***${total\_others}*** |
| **Total HH Est. Monthly Gross Income:**  *DATA PRIVACY CONSENT:*  *By filling up this form, I hereby allow LIGHT Microfinance, Inc. to collect, use, process and store my information for legitimate purposes. I affirm my fundamental right to privacy and my constitutional data privacy rights as stated in RA 10173 of the Philippines. This consent is hereby given on the guarantee that these rights shall be upheld at all times.* | | | | **${total\_hh}** | | | | | |

**Progress out of Poverty Index (PPI)**

*(To be validated by Field Officers or Unit Supervisor), \*Based on the 2009 FIES/LFS*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **INDICATOR\*** | | **RESPONSE ( Points)** | | **Score** |
| 1. Ilang miyembro mayroon ang sambahayan | | A. Walo o Higit pa (0) | E. Apat (15) | **${q1}** |
| B. Pito (2) | F. Tatlo (21) |
| C. Anim (6) | G. Isa o Dalawa (30) |
| D. Lima (11) |  |
| 1. Lahat po ba ng miyembro ng sambahayan na may edad 6-14 ay pumapasok sa eskwelahan? | | A. Hindi (0) | B. Oo (1) | **${q2}** |
| C. Walang may edad 6-17 (2) | |
| 1. Ilan ang nagtatrabaho ng mahigit sa 1 oras sa nakaraang linggo? | | A. Wala (0) | C. Dalawa (7) | **${q3}** |
| B. Isa (2) | D. Tatlo o higit pa (12) |
| 1. Ilan sa sambahayan ang magsasaka, forestry workers, mangingisda, manggagawa , o unskilled | | A. Tatlo o higit pa (0) | C. Isa (8) | **${q4}** |
| B. Dalawa (4) | D. Wala (12) |
| 1. Ano ang pinakamataas na antas ng pagaaral ang natapos ng babaeng asawa? | A. Elementary o No Grade Completed (0) | | D. HS grad (4) | **${q5}** |
| B. Walang babaeng puno ng pamilya (2) | | E. College undergrad o higit pa (7) |
| C. Elementary or HS undergrad (2) | |
| 1. Anong materyales po gawa ang inyong dingding? | A. Light Materials (LM) (cogon/nipa/anahaw) or mixed but more LM (0) | | | **${q6}** |
| B. Mixed but predominantly strong materials (2) | | |
| C. Strong materials (galvanized iron, aluminum, tile, concrete, brick, stone, wood, plywood, asbestos) (3) | | |
| 1. Kayo po ba ay nagmamayari ng sala set? | | A. Hindi (Walang pagmamay-ari) (0) | | **${q7}** |
| B. Oo (Mayroong pagmamay-ari) (3) | |
| 1. May gumaganang ref/freezer o washing machine? | A. Wala (Walang pagmamay-ari) (0) | B. 1 sa nabanggit, pero hindi pareho (6) | C. Parehong may pagmamay-ari (12) | **${q8}** |
| 1. May mga gumaganang TV set o VCD/DVD player? | | A. Hindi/ Wala (0) | B.TV lamang (4) | **${q9}** |
| C. TV/ VCD/DVD player (7) | |
| 1. Ilan po ang pagmamayari ng inyong pamilya na cellphones/telephones na gumagana? | | A. Wala (0) | C. Dalawa (7) | **${q10}** |
| B. Isa (4) | D. 3 o Higit pa (12) |
|  | | | **TOTAL SCORE** | **${qts}** |

|  |
| --- |
| **TYPE/KIND OF BUSINESS/SERVICE** |
| a. **Trading/Merchandizing** (ex: *groceries/sari-sari stores, car/motorcycle dealers, accessories, dry/wet wholesalers/retailers)*  b. **Manufacturing** *(ex: food, garments/bags/shoes, drugs/medicines, souvenirs, handicrafts)*  c. **Service** (ex: *transportation, eatery/catering, rentals, event planners, agencies, welding/vulcanizing, laundry, tailoring, repairs & maintenance)*  d. **Agriculture** (ex: *Farming: Poultry, livestock, fruits/vegetables, rice/corn, aqua)*  e. **Others** (ex: *Networking)* |

*I confirm with my signature that all information provided are true and correct to the best of my knowledge. I am aware that any false statement may be an immediate cause for the denial of this application.*

Witnessed:

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature over Printed Name of Spouse**

With consent:

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature over Printed Name of Partner-Client**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **B. 5C’s (15 POINTS)** | | | **Check if indicators are observed by the Partner Client (NEW LOAN)** | | | |
| Character (5) | ☐ Shows honesty and integrity  ☐ Reputation in the community is good, no cases in the barangay  ☐ Good repayment behavior from other MFI (if applies)  ☐ Family supports loan application of the Partner Client  ☐ Family members shows support to each other | | | | | |
| *Capacity (2)* | ☐ HH income is greater than HH expenses  ☐ Current business inventory is higher than the applied loan. | | | | | |
| *Capital (1)* | ☐ Family including PC invested additional money in the business aside from loan with LIGHT MFI | | | | | |
| Collateral (3) | ☐ Total business assets are greater than the loan applied  ☐ Co-maker has other stable source of income  ☐ With Savings | | | | | |
| Condition (4) | ☐ Has regular supplier  ☐ Business is not seasonal  ☐ Business exist at least 1 year  ☐ Has adequate and stable market to sustain the business | | | | | |
| **Total Score:** | | | |  | | |
| **C. SUMMARY OF CAPACITY ASSESSMENT** | | | | | | |
| **FOR NEW LOAN** | | | | **FOR RELOAN**  *(For any change in Credit Limit)* | | |
| **5C's Points** | **DECISION BOX** | | | **Points (5C's+PCPH)** | | **DECISION BOX** |
| ☐ 15 POINTS | ☐ UP TO 100% OF CL BUT NOT BEYOND 20K | | | ☐ 31-25 | | ☐ UP TO Max 15k INCREASE  (Base on Credit Limit) |
| ☐ 14-10 | ☐ UP TO 50% OF THE CL BUT NOT BEYOND 20k | | | ☐ 24-18 | | ☐ UP TO Max 7k INCREASE  (Base on Credit Limit) |
| ☐ 17-11 | | ☐ NO INCREASE |
| ☐ 9 & BELOW | ☐ DISAPPROVE LOAN | | | ☐ 10-5 | | ☐ DECREASE LOAN |
|  |  | | | ☐ 4 & below | | ☐ DISAPPROVE |
| **D. REMARKS, RECOMMENDATIONS AND APPROVAL** | | | | | | |
| **PREPARED BY LO/FS**  Remarks:  Signature Over Printed Name/Date | | **RECOMMENDED BY US**  Remarks:  Signature Over Printed Name/Date | | | **APPROVED BY BM**  Remarks:  Signature Over Printed Name/Date | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **New Loan [ ${nl} ] Reloan [ ${rl} ]** | | | | Branch: **${branch}**  **Credit Worthiness Evaluation (CWE)** | | | | | | | | |
| **Loan Purpose: ${loan\_purpose}** | | | | Cluster: **${cluster}** | | | | | | | | |
| **Type of Loan: ${mpl} ${gml}**  **${agl} ${llp}** | | | | | | **Loan Cycle:**  **${lc}** | | |
| Date of Membership: **${dom}** | | | |
| Preferred Loan (P): **${pref\_loan}** | | | | Terms in Month: **${terms\_in\_months}** | | | | | | | | |
| Approve Loan (P+I): | | | | Monthly Interest (%): | | | | | | | | |
| **A. CASH FLOW ANALYSIS (WEEKLY)** | | | | | | | | | | | | |
| **1. BUSINESS NET DISPOSABLE INCOME (BNDI)** | | | **Business 1** | | **Business 2** | | **Other Business** | | | **TOTAL** | |
| **(I1) Business Income** | | | **${bi\_1}** | | | **${bi\_2}** | | **${bi\_3}** | | | **${bus\_ti}** | |
| (E1) Business Operating Expenses | Labor | | **${b1\_labor}** | | | **${b2\_labor}** | | **${b3\_labor}** | | | **${t\_labor}** | |
| Rent | | **${b1\_rent}** | | | **${b2\_rent}** | | **${b3\_rent}** | | | **${t\_rent}** | |
| Utilities | | **${b1\_uti}** | | | **${b2\_uti}** | | **${b3\_uti}** | | | **${t\_uti}** | |
| Transportation | | **${b1\_transpo}** | | | **${b2\_transpo}** | | **${b3\_transpo}** | | | **${t\_transpo}** | |
| Others: | | **${b1\_others}** | | | **${b2\_others}** | | **${b3\_others}** | | | **${t\_others}** | |
|  | | |  | |  | | |  | |
| (E2) Total  Loans/Instalment plans (a+b) | (a) Other MFI’s  1. **${omfi\_1}** | | **${a1\_omfi}** | | |  | |  | | | **${w1\_omfi}** | |
| 2. **${omfi\_2}** | | **${a2\_omfi}** | | |  | |  | | | **${w2\_omfi}** | |
| 3. | |  | | |  | |  | | |  | |
| (b) Appliances/ Equipment | | | **${ape}** | | | **${a\_ape}** | |  | | | **${m\_ape}** | |
| **Business NDI = [I1- (E1+ E2)]** | | | **${bndi}** | | |  | |  | | |  | |
| **2. HOUSEHOLD INCOME** | | | **Weekly** | | | **3. HOUSEHOLD EXPENSE** | | | | | **Weekly** | |
| (I2) Salaries & Wages (Net) | | | **${salary}** | | | (E3) Food | | | | | **${food}** | |
| (I3) Remittances | | | **${remittance}** | | | (E4) Education | | | | | **${educ}** | |
| (I4) Other income | | | **${hi\_oi}** | | | (E5) Transportation | | | | | **${transpo}** | |
| **(I5) Total Income** | | | **${hi\_ti}** | | | (E6) Rent (house owned) | | | | | **${rent}** | |
| **4. FINANCIAL RISK ASSESSMENT** | | | **Weekly** | | | (E7) Clothing | | | | | **${clothing}** | |
| **Total Weekly NDI** (TWNDI)  = [Bus. NDI + (I5 - E11)] | | | **${twndi}** | | | (E8) Water bill | | | | | **${water}** | |
| (E9) Electricity bill | | | | | **${elec}** | |
| **Partner Client's Capacity to Pay (PCCP)**  = [TWNDI *x 70%)* | | |  | | | (E10) Others (communication) | | | | | **${he\_others}** | |
| **${pccp}** | | | **(E11) Total Expense** | | | | | **${he\_te}** | |
| **DECISION** | | **[ ] APPROVED if Positive PCCP [ ] DISAPPROVED if Zero (0) or (-) PCCP** | | | | | | | | | | |
| **CREDIT LIMIT (Maximum Loanable Amount)**  = [PCCP x loan term in weeks] | | | | | | **Computed Loanable AMOUNT**  (Credit Limit x 82%) | | | **${cla}** | | | |
| Please write computation HERE:  **${pccp} x ${ltw}** | | | **${cl}** | | | **I confirm all above information and application**  Signature of Partner-Client Over Printed Name/Date | | | | | | |

**Reminder: Use NEW form if loan amount applied is greater than the Credit Limit or any major changes occur on the background information of the Partner-Clients.** *For more queries, complaints, suggestions or comments, you may contact our hotline at 0998-999-4528 (Smart) or visit our website at* [*www.light.org.ph*](http://www.light.org.ph)*.*