The Manager  
Bonzali Rural Bank  
[Branch Address]  
[City, Region, ZIP Code]

Dear Sir/Madam,

**Application for a Loan to Support Guinea Fowl Breeding Stock Business**

I am writing to formally apply for a loan of GHS 32,000 to establish a guinea fowl breeding stock for my hatchery. This initiative aims to supply high-quality fertile eggs to Zekmos Hatchery and Farms, which is specialized in poultry breeding and hatching. The loan will provide the necessary capital to cover the initial setup costs of the project as outlined in the attached business plan.

The business will involve purchasing and managing of 200 guinea fowl (170 females and 30 males). Each female bird is expected to lay an average of 85 eggs annually, with a fertility rate of 70%, resulting in approximately 10,115 fertile eggs per year. These eggs will complement Zekmos Hatchery's operations by providing a consistent supply of healthy and reliable fertile eggs. This approach is more cost-effective and dependable than outsourcing eggs from local farmers, which has proven to be unreliable and inefficient for the hatchery.

The loan amount will be allocated as follows:

* Purchase of 200 guinea fowl breeding stock: GHS 20,000
* Feeding and medication for the first year: GHS 6,000
* Housing and equipment setup: GHS 6,000

This project has been designed with risk mitigation strategies, including proper managements practices, vaccination, biosecurity measures, and efficient feed management, to ensure the health and productivity of the birds. Additionally, the demand for guinea fowl eggs in this region and Ghana at large remains strong, providing a stable market for the business.

I kindly request the loan facility be extended to me as a cash lease rather than requiring collateral. This arrangement will enable me to efficiently allocate the funds directly toward the outlined project components, ensuring smooth and timely implementation. I assure you of my commitment to repaying the loan promptly as per the agreed terms, supported by the profitability and sustainability detailed in the attached business plan.

Thank you for considering my application. I have attached a detailed business plan for your review, and I am available at your convenience to provide additional information or clarify any aspects of this proposal.

Yours faithfully,

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Moses Zekrumah  
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