Happy Life Capital and Property Investment Ltd. Ghana

Application Form

Please check you are eligible to apply:

- Does your business employ fewer than ten people.
- Do you have an annual turnover and/or balance sheet

Application Checklist

Your Application Form **fully** completed	☐
Business Plan	☐
Financial Projections for 1 year as follows:	
- Cash flow on month-by-month basis for the first 12 Months	☐
- 1 year Summary Profit & Loss	☐

Existing businesses must also supply:	
Latest 6 months business bank account statements	☐
Recent management accounts	☐
Certified/Audited accounts	☐
Current aged Debtors, Creditors & Stock listings	☐

If you have any queries on the above, or require assistance, please contact us at:

finance@happylifecapitalpropertyinvestment.com
property@happylifecapitalpropertyinvestment.com

Part 1: Business Details

Please tell us about your business. This information will assist us in providing a professional timely response.

Applicant Business Name

Trading Name (if different from above)

Business Address

Contact Person

Email

Telephone

Mobile

Primary Business Activity

Business/Company Registration No.

In Business for Y Years M Months

No. of Employees As at D D / M M / Y Y

No. of Employees expected in 12 months

Business Type Sole Trader ☐ Partnership ☐ Ltd. Co. ☐

How did you hear about us?

Media ☐ Credit Union ☐

Bank (Please Specify) Other (Please Specify)

Do you have a loan with Happy life Capital and Property Investment Ltd. Ghana or have you applied previously?

Yes ☑ No ☐

Business Ownership Details

List the names of all individuals who ultimately own or control 25% or more of the shares or voting rights in the Company/Partnership or otherwise exercises control over the management of the Company/Partnership.

1. Owner Name Director Yes ☐ No ☐ Irish Resident Yes ☐ No ☐
   Address Date of Birth D D / M M / Y Y
   Occupation Percentage Shareholding %

2. Owner Name Director Yes ☐ No ☐ Irish Resident Yes ☐ No ☐
   Address Date of Birth D D / M M / Y Y
   Occupation Percentage Shareholding %

3. Owner Name Director Yes ☐ No ☐ Irish Resident Yes ☐ No ☐
   Address Date of Birth D D / M M / Y Y
   Occupation Percentage Shareholding %

4. Owner Name Director Yes ☐ No ☐ Irish Resident Yes ☐ No ☐
   Address Date of Birth D D / M M / Y Y
   Occupation Percentage Shareholding %

List below any corporate shareholder that ultimately owns or controls 10% or more of the shares or voting rights in this Company or otherwise exercises control over the management of this Company

1\.

2\. Company Name

Registered No.

% of shares owned in the Company %

% of shares owned in the Company %

3\. Company Name

Registered No.

Please indicate who is the Company Secretary

Part 2: Application Details

Amount Required		Repayment Period	Years	Y	Months M

Purpose of Facility e.g. Working Capital Loan	

Describe briefly the purpose of your loan and what financial input is being provided by you directly or otherwise and the source of these funds. Please let us know if your business is supported by a Local Enterprise Office, Business Angels and / or other Specialist Funds.

Planned Expenditure:	Amount	Source of Funds	Amount
		Own Funds	
		Family Funds	
		Other Investors	
		Bank Loan	
		Grant Support	
		Other	
Total Expenditure		Total Funding	

Details of Expenditure:

Referees

Please provide full details of one business and one personal contact that we may contact for a reference (please provide name, address and telephone numbers)

Business Contact	
Name	
Address	
Telephone	
Mobile	

Personal Contact	
Name	
Address	
Telephone	
Mobile	

Business Borrowing & Savings Details (Existing Businesses Only)

Account Type (Current, Deposit, Mortgage, Loan, Credit Card, Leasing/Hire Purchase, Investments, Shares, Etc.)	Financial Institution	Amount Held/ Outstanding	Monthly Repayment	Final Repayment Date	Purpose of Loan

Note: Please provide details of arrears of repayments and arrangements in place on any of the above:

Revenue

Tax Status (Tax up to date?)	Yes	☐	No	☐
Is a Revenue Agreement in place?	Yes	☐	No	☐
Monthly Amount of Revenue Agreement				

Are you a customer of a Local Enterprise Office? If so, provide details below.
Local Enterprise Office (LEO) Contact:

Name:

Business Support Received:

Grant Aid Received:

State Aid
Have you received any state aid if so provide details below

Provider	Date	Amount (€)

Part 3: Personal Details

Your personal details are also important to us and while it is critical to understand your business, it is also important to understand its owners. These details will help us meet your current needs.

Primary Business Owner

Name

Address

Previous Address (if less than 3 years at current address)

Contact Details

Email

Landline

Mobile

Date of Birth D D / M M / Y Y

PPSN

No of Dependents

Age Range From To

Residential Status Owner Tenant

Living with Parents Other

Number of Years at Address

Estimated Value of Home €

Are you currently employed? Yes No

If yes, Annual Salary €

If no, for how long? Y

Do you qualify for Back to Work Enterprise Allowance (BTWEA) / other State support

Yes No If yes, please provide details with your business plan.

Have you ever been bankrupt, declared insolvent or had a judgement registered against you ?

Yes No If yes, please provide details with your business plan.

Personal Financial Details

Name (Primary Business Owner)

Asset Type	Asset Value	Liability Type	Amount	Repayment Arrangements
Cash		Bank Overdraft		
Property		Mortgage		
Other		Personal Loans		
Cars/Vehicles		Other Loans		
Deposits/Investments		Hire Purchase/Leasing		
Shares		Credit Card		
Other		Other		
Totals		Totals		

Personal Income Statement

Income Type	Amount	Income Source & Frequency
Salary		
Pension		
State Assistance		
Other		
Other		
Total		

Personal Details

Secondary Business Owner

Name

Address

Previous Address (if less than 3 years at current address)

Contact Details

Email

Landline

Mobile

Date of Birth D D / M M / Y Y

PPSN

No of Dependents

Age Range From To

Residential Status Owner Tenant

Living with Parents Other

Number of Years at Address

Estimated Value of Home €

Are you currently employed? Yes No

If yes, annual salary €

If no, for how long? Y

Do you qualify for Back to Work Enterprise Allowance (BTWEA) / other State support

Yes No If yes, please provide details with your business plan.

Have you ever been bankrupt, declared insolvent or had a judgement registered against you ?

Yes No If yes, please provide details with your business plan.

Personal Financial Details

Name (Secondary Business Owner)

Asset Type	Asset Value	Liability Type	Amount	Repayment Arrangements
Cash		Bank Overdraft		
Property		Mortgage		
Other		Personal Loans		
Cars/Vehicles		Other Loans		
Deposits/Investments		Hire Purchase/Leasing		
Shares		Credit Card		
Other		Other		
Totals		Totals		

Personal Income Statement

Income Type	Amount	Income Source & Frequency
Salary		
Pension		
State Assistance		
Other		
Other		
Total		

1. Data Protection

I/We acknowledge that I/We have read, understand and agree to be bound by the following terms governing data protection.

1.1 Happy Life Capital and Property Investment Ltd.Ghana as Data Controller

In consideration of Happy Life Capital and Investment Ltd.Ghana ("HLCPI") considering your proposal for loan finance and for any facilities that may be made available to you, it will be necessary for you to provide certain data (including personal data within the meaning of the Data Protection Acts) in order to allow HLCPI Ltd. Ghana and parties processing data on behalf of HLCPI Ltd. Ghana to assess your proposal/application. In performing its functions ,HLCPI Ltd. Ghana will be required to gather personal data ("Data") on the individual seeking funding (this will also be the case where an individual(s) is/are promoting a company which is seeking funding).

1.2 How we use your Data

In compliance with the Acts, Data gathered by HLCPI Ltd. Ghana and further disclosed by them to selected third parties (see below) will be held securely and confidentially. The Data will only be used for the purposes of the functions and activities of HLCPI Ltd. Ghana. HLCPI Ltd. Ghana will only process Data (and disclose such Data to selected third parties) in fulfillment of its business activities, being to provide loan finance and to receive repayments of loan finance.

1.3 Data you Provide

HLCPI Ltd. Ghana captures Data which is provided directly by the proposed borrower/the borrower. The Data about the (proposed) borrower is typically gathered by HLCPI Ltd. Ghana through this application form. This Data would include name(s), address(es), phone number(s), email address(es), date(s) of birth, details of the business including personal contributions, loan amounts, interest rates, repayment schedules and any other related information.

Data may be provided by you about another individual. In relation to the provision of such Data to HLCPI Ltd. Ghana you are responsible for ensuring thatthe consent of the individual(s) to the processing of his or her Data by HLCPI Ltd. Ghana (and selected third parties) has been fully and fairly obtained.

1.4 Data Provided by Others

HLCPI Ltd. Ghana may obtain Data from third party sources, including the disclosures referred to below. For example, HLCPI Ltd. Ghana may obtain additional Data in cases of loans where there has been a default and this information is required to make a judgment on loan facility.

1.5 Disclosure of Data

For the purposes of assessing your loan application, HLCPI Ltd .Ghana may share your Data with the following entities for the following reasons:

1.5.1Our Partners, including your Local Enterprise Office and their appointed personnel and advisers (e.g. credit assessors and / or mentors that they may appoint from time to time to assist in the application process). They will need access to your Data in order to evaluate whether or not you are a suitable candidate for loan finance.

1.5.2External Credit Assessors as appointed from time to time by HLCPI Ltd. Ghana including their appointed personnel and advisers. They will needaccess to your Data in order to evaluate whether or not you are a suitable candidate for loan finance.

1.5.3 HLCPI Ltd. Ghana also reserves the right to share your Data with its parent or subsidiary companies.

1.5.4 We may also share Data with third parties where we are requested to do so by any regulator or otherwise by law.

1.6 Credit Checking

HLCPI Ltd. Ghana may conduct a credit search against the Data in order to evaluate whether or not you are a suitable candidate for loan finance. For the avoidance of doubt, you agree that HLCPI Ltd .Ghana or its agents (including the parties set out above)may carry out a credit check with the ICB (or similar credit references databases), where deemed appropriate, and using your Data for the purpose of credit assessment.

If you decide to proceed with this facility or any other communication with MFI through or in relation to its services, you accept the use by HLCPI Ltd .Ghana of the Data as indicated above.

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For the purposes of the Acts, HLCPI Ltd. Ghana will be the controller of your Data. Where we engage third parties to process Data on our behalf we will ensure that they do so under contract and within the terms of this Data Protection Notice and the Acts.

2. Declaration and Consents:

- I/We hereby confirm that the application form has been completed truthfully and fully and that no material fact with regard to my/our financial position has been omitted from same – failure to disclose information or providing incorrect information in this process will result inimmediate disqualification from the Microfinance credit application process.

- I/We hereby give HLCPI Ltd. Ghana the requisite authority to engage with the named bank where my/our original application for creditwas declined to validate and investigate the details supplied above.
- I/We hereby give consent to HLCPI Ltd. Ghana and/or the Local Enterprise Office, to contact me/us by phone, e-mail or post in connection with my application for microfinance.
- I/We hereby consent for the purposes of the Defamation Act to any publication in good faith by the Local Enterprise Office to HLCPI Ltd. Ghana of any statement or opinion in relation to me/us and my/our application for credit.
- I/We are aware that, if our application for this loan facility is successful, I/we will be liable for the loan personally, and/or the promoters and/or the shareholders will have to provide an indemnity, and will be jointly and severally liable for the loan, should the facility approved become unpaid.

Signature(s) of Applicant(s)	1.	Date	DD / MM / YYYY
Please sign hard copy of Application form	2.	Date	DD / MM / YYYY