

Business Loan Application Form

Tier 1 · Tier 2 · Tier 3 — credit that grows with your business

Form Code: GSM-LF-002



1. APPLICANT PERSONAL INFORMATION

Full Name (as on Ghana Card):			
Date of commencement			
Ghana Card No.:		Date of Birth:	
Gender:		Marital Status:	
Phone Number:		Email Address:	
Residential Address:			
GPS / Digital Address:			
Name of Next of Kin:			
Relationship:		Next of Kin Phone Number:	

2. EMPLOYMENT INFORMATION

Business Name:			
Business Address / Location:			
Nature of Business:		Business Registration No. (if any):	
Business Sector		Number of Employees:	
Years in Operation:		Monthly Net Salary (GHS):	
Estimated Average Monthly Revenue (GHS):		Estimated Average Monthly Expenses (GHS):	
Business Bank Account (if any):		Mobile Money Merchant No. (if any):	
Requested Business Loan Tier (tick one):			
☐ Tier 1 – Start small, start smart ☐ Tier 2 – Scale your operations ☐ Tier 3 – Fund your next stage of growth			

3. LOAN DETAILS REQUESTED

Amount Requested (GHS):		Preferred Tenor (Months):	
Purpose of Loan:			
Preferred Repayment Frequency:		Preferred Disbursement Method:	

Loan amount and tenor offered will be assessed against the tier requested, business cash flow, and years in operation.

4. BUSINESS VERIFICATION AUTHORISATION

I authorise my employer to deduct the agreed monthly instalment directly from my salary and remit it to GrowthSpring Micro-Credit Enterprise until this loan, together with all accrued interest and charges, is fully repaid. This authorisation remains valid until the facility is settled in full or formally revoked in writing with GrowthSpring's consent.

Applicant Signature:		Date:	
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5. GUARANTOR INFORMATION

At least one guarantor is required. GrowthSpring may request a second guarantor depending on the loan amount and tier.

Full Name:

Relationship to
Applicant:

Occupation:

Ghana Card No.:

Phone Number:

Residential / Business Address:

Guarantor Signature:

Date:

6. DECLARATION & CONSENT

I declare that the information provided in this application is true, complete and accurate to the best of my knowledge. I understand that any false or misleading information may result in the rejection of this application or, if discovered after disbursement, immediate recall of the facility and may be reported to the relevant authorities.

I specifically consent to the business verification arrangements described in Section 4 above, including an on-site visit by GrowthSpring representatives if required.

I consent to GrowthSpring Micro-Credit Enterprise verifying the information provided (including with my employer, business references, guarantors and credit reference bureaux) and processing my personal data for the purposes of assessing and administering this loan, in accordance with the Data Protection Act, 2012 (Act 843).

Applicant Signature:

Date:

7. DOCUMENTS CHECKLIST (ATTACH WITH THIS FORM)

- ☐ Valid Ghana Card (copy)
- ☐ Recent payslip(s) (last 3 months)
- ☐ Employment / check-off letter from employer
- ☐ Bank statement (last 3–6 months, if applicable)
- ☐ Passport-sized photograph
- ☐ Guarantor's Ghana Card (copy)

FOR OFFICIAL USE ONLY

Date Received:

Received By (Loan Officer):

Documents Verified (Y/N):

Credit Check Completed (Y/N):

Approving Officer Signature

Approved (Y/N):

Date: