

## Initial Interview Form for Order Finance

Applicant's Name \_\_\_\_\_ Relationship Officer \_\_\_\_\_

Initial Interview Date \_\_\_\_\_ Site Visit Date: \_\_\_\_\_

How did you hear about \_\_\_\_\_? \_\_\_\_\_

If from a current client, which one? \_\_\_\_\_

### PERSONAL

Please explain your employment and/or business background? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

### Household Circumstances

Home address \_\_\_\_\_ Do you rent or own? \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_

If less than three years which was your previous address? \_\_\_\_\_

Telephone \_\_\_\_\_ Place of birth \_\_\_\_\_

Marital status: \_\_\_ single \_\_\_ divorced \_\_\_ widowed \_\_\_ married \_\_\_ # of years \_\_\_

Spouses name (if applicable) \_\_\_\_\_

Number of children and dependents & ages \_\_\_\_\_

### LOAN PURPOSE

How much would you like to borrow? \_\_\_\_\_ For how long? \_\_\_\_\_

Has any work on the project begun? Yes \_\_\_ No \_\_\_ If so what percentage has been completed?

\_\_\_\_\_ How much finance has been used so far? \_\_\_\_\_ Do you have supporting

invoices? Yes \_\_\_ No \_\_\_ What is the source of these funds? \_\_\_\_\_

Specify exactly what you hope to purchase to fulfill the contract obligation: \_\_\_\_\_

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Where do you plan to purchase material for the project? \_\_\_\_\_

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If importing goods, will you be requesting a letter of credit? Yes \_\_\_\_\_ No \_\_\_\_\_

Who is the contract issuer? \_\_\_\_\_ Who is financing the project (budget source?)

\_\_\_\_\_ What does the payment process involve? \_\_\_\_\_

How long is the contract? \_\_\_\_\_ Who financed the Bid Bond, if applicable? \_\_\_\_\_ Who

financed the Performance Bond, if applicable? \_\_\_\_\_

#### CONTRACTING STATUS

For this contract, are you the primary contractor or a sub-contractor? \_\_\_\_\_

If a subcontractor, do you have the agreement between you and the primary contractor?

Yes \_\_\_\_\_ No \_\_\_\_\_

Does the agreement stipulate that you will be paid by the funder or the contractor? \_\_\_\_\_

#### CONTRACT HISTORY

When did you start contracting? \_\_\_\_\_

What business activities, if any, do you conduct between contracts? \_\_\_\_\_

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How many contracts have you fulfilled in the past 12 months? \_\_\_\_ 24 months? \_\_\_\_

Are contracts available for each? Yes \_\_\_\_\_ No \_\_\_\_\_

Are references available for each? Yes \_\_\_\_\_ No \_\_\_\_\_

What product/service do you usually supply when winning a contract? \_\_\_\_\_

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What do you think has given your company the ability to win the contracts? \_\_\_\_\_

\_\_\_\_\_

### CREDIT HISTORY

\*Do you have good enough credit to have taken a bank loan? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes:

(for more than one loan, use back of page but obtain the same information)

- i. Was the loan to fulfill a contract?
- ii. Which institution(s) provided the loan? \_\_\_\_\_
- iii. How much was the loan? \_\_\_\_\_
- iv. When was it disbursed? \_\_\_\_\_
- v. When does the loan mature? \_\_\_\_\_
- vi. \_\_\_\_\_
- vii. What security was pledged? \_\_\_\_\_
- viii. What is the value of the security pledged? \_\_\_\_\_
- ix. What is the current balance? \_\_\_\_\_
- x. What is the monthly installment? \_\_\_\_\_

\*Is your cash flow strong enough to maintain several bank accounts? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes:

- i. Which banks? \_\_\_\_\_
- ii. How much is in each? \_\_\_\_\_

(Note: Bank statements for all mentioned accounts must be collected or photocopied during the site visit)

Please explain the figures behind your deposits into \_\_\_\_\_ and other bank accounts. Is the contract issuer paying you directly through your bank account(s)? Please specify deposits received from previous contracts. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### THE INDUSTRY

What is government policy regarding your industry? \_\_\_\_\_

Is the industry regulated? Yes \_\_\_\_\_ No \_\_\_\_\_

What do you perceive as the riskiest elements of your industry? \_\_\_\_\_

How competitive is the industry? \_\_\_\_\_

How many other companies are qualified or have the proper registration to compete for contracts in the industry? \_\_\_\_\_

**THE BUSINESS**

What is the legal form of your business? \_\_\_\_\_

Do you possess all the legal documentation, and if so, what is required? \_\_\_\_\_

\_\_\_\_\_

How did the business start and with what capital? \_\_\_\_\_

How has the business grown? \_\_\_\_\_

\_\_\_\_\_

How long has the business been in operation/how many years have you fulfilled contracts? \_\_\_\_\_

Which contracts mark key achievements in the development of your business? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What is your operating cycle for this contract (purchase of goods, delivery time, inspection, advance payment, final payment etc.)?

**Complete for Supplier Contract:**



**Supplier Details**  
 Name:  
 Address:  
 Phone #:  
 Previous experience supplying to applicant:

Order date:  
 Product(s):  
 Quantity:  
 Price per unit:  
 Total:

Delivery date supplier to applicant:

Delivery date applicant to company:

From company to applicant  
 Payment Date:  
 Amount:

Other Details:

**Suppliers:**

What currency do you purchase your goods in? \_\_\_\_\_

Who are your main suppliers for the contract and how long have you worked with them? Are they reliable?

Name Of Supplier	Product(s) supplied	Duration of relationship	Address and Telephone Number

Are there alternatives to these suppliers? \_\_\_\_\_

What percentage of total supplies does the largest supplier provide? \_\_\_\_\_

What is the cost of the goods? \_\_\_\_\_ What are the payment terms (period, currency)?

How are the goods acquired (transportation, delivery terms, customs, etc.)? \_\_\_\_\_

**Complete for Service or Construction Contract:**

1. Phase I  
Service:  
Start date:  
Completion date:  
Expenses:

Payment date and amount from company to applicant:

1. Phase 2  
Service:  
Start date:  
Completion date:  
Expenses:

Payment date and amount from company to applicant:

Other Details:

**Customers:**

How do you manage your expenses (Business/Home) while waiting for the contract issuers to pay you for services rendered or products delivered? \_\_\_\_\_

What can you say about your company's collection history, are there any bad debts from contract contracts? \_\_\_\_\_

**Competition:**

Who are your main competitors? \_\_\_\_\_



What advantages does your company have over the competition? \_\_\_\_\_

Is there easy entry into the market? \_\_\_\_\_

**THE MANAGEMENT**

Who are the other owners of the business and what percentage do they each own? \_\_\_\_\_

How many employees do you have? \_\_\_\_\_ Full-Time \_\_\_\_\_ Part-time \_\_\_\_\_

# of years employed on average \_\_\_\_\_

**SECURITY**

Item	Purchase Cost	Date Purchased	Market Value	Forced Sale Value
1.				
2.				
3.				
4.				
5. Personal guarantee from owner(s) of the business.				
6. Guarantee from all businesses owned by any of the owners.				

If property, give brief description of location and whether owned by the customer. Indicate also whether freehold or leasehold: \_\_\_\_\_

**REFERENCES**

Please provide the contact details of the director of finance or procurement officer for the last three contracts won, beginning with the most recent. (If there has been a change of directors, please provide the person currently in charge where you had previous contracts).

Name	Organization	Address/Email and telephone number

List names, address and phone numbers of your landlord and two friends and/or family:

Name	Address	Telephone	Relationship

Please be prepared to show the following during the site visit:

- Current contract
- Contract between contractor and sub-contractor, when applicable.
- All contract contracts from the past 12 months
- Reference letters from all contract issuers the past 12 months confirming that the contract was satisfactorily completed
- Bank statements from all other banks, active or inactive
- Loan clearance for all paid off loans and loan contracts for active loans taken from other financial institutions
- Business license and other official documentation
- Purchase receipts
- Invoices
- The home
- All collateral and documentation
- National identification, proof of residential address, passport, driver's license or other form of formal identification.

**Recommendation for Site Visit:** Yes: \_\_\_\_\_ No: \_\_\_\_\_