



Bangko Credito Sample Credit Analysis Report

PERSONAL DATA

Name of Applicant: _____ Age: _____
 Residence Address: _____ Length of stay: _____
 Educational Attainment: _____ Birthplace: _____
 Name of Spouse: _____ Age: _____
 Occupation of Spouse: _____
 Educational Attainment: _____ Birthplace: _____
 Number of Dependents: _____

Name	Age	School	Grade/Year	Remarks
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

COURT CASES

Court/Location	Case No.	Plaintiff	Date Filed	Remarks
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

CREDIT HISTORY AND REFERENCES

Source of Loan	Loan Amount	Date Granted	Date Due	Amount & Frequency Of Installments	Status of Loan
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

SAVINGS HISTORY

Name/Address of Institution	Amount
1. _____	_____
2. _____	_____
Total Savings	_____

PROOF OF PAYMENT:

Bills	Documents Supplied	Comments (on time, delinquent payment, etc.)
Water	_____	_____
Electricity	_____	_____
Telephone	_____	_____
Installment Plan	_____	_____
Mortgage/Rental payments	_____	_____
Loan payments	_____	_____
Others	_____	_____

REAL PROPERTIES OWNED:

Description	Reg. No.	Area	Location	Improvements	Current Value	Remarks
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
TOTAL					_____	_____

BALANCE SHEET

ASSETS		LIABILITIES AND NETWORTH	
Cash on hand		Loan Payables	
Bank Deposits (<i>Credit coop</i>)		Other payables	
Accts. Receivable			
Real Properties		TOTAL LIABILITIES	
Personal Assets		TOTAL NET WORTH	
Business Assets			
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH	

SALES:

Frequency of sales/income from business (daily, weekly or monthly): _____ Daily _____
 Gross sales (daily/weekly/monthly) High _____ Low _____ Normal _____
 % of credit sales to total sales: _____

BUSINESS TRENDS:

Peak Months : _____ Slow Months: _____ Regular Months: _____

WORKING CAPITAL:

How often do you buy stocks/raw materials? _____
 How much do you normally spend each time? _____
 Where do you usually get your stocks? _____
 Do you get your stocks on cash, credit or consignment basis? _____

CASH FLOW ANALYSIS (See attached sheet)

RESULTS OF INTERVIEW WITH CREDITORS/SUPPLIERS

FOR SUPPLIER/CREDITOR ONLY	Supplier/Creditor 1	Supplier/Creditor 2
1. How long have you known the applicant?		
2. Are you a relative of the applicant?		
3. How long have the applicant been purchasing/borrowing from you?		
4. Based on your experience, is he/she reliable/unreliable borrower?		
5. Did you have Any problem collecting from the applicant? If yes, why?		
Date of Interview		

RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address of Barangay Official (indicate position) and Date of Interview	
1. Are you a relative of the applicant	
2. How long has the applicant lived in the community?	
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	
4. How would you assess the character of the applicant?	
5. Do you know if he/she has vices?	
6. Is he/she known to borrow loans?	
7. Is he/she known to be a reliable/unreliable borrower?	

RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address of CO-MAKER, Occupation, and Date of Interview	
1. Are you a relative of the applicant	
2. How long has the applicant lived in the community?	
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	
4. How would you assess the character of the applicant?	
5. Do you know if he/she has vices?	
6. Is he/she known to borrow loans?	
7. Is he/she known to be a reliable/unreliable borrower?	
8. Would you willing to guarantee for his/her loan?	
9. Would you be willing to lend him/her money out of your own pocket?	

RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address OF CO-MAKER, Occupation, and Date of Interview	
1. Are you a relative of the applicant	
2. How long has the applicant lived in the community?	
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	
4. How would you assess the character of the applicant?	
5. Do you know if he/she has vices?	
6. Is he/she known to borrow loans?	
7. Is he/she known to be a reliable/unreliable borrower?	
8. Would you willing to guarantee for his/her loan?	
9. Would you be willing to lend him/her money out of your own pocket?	

RESULT OF INTERVIEW WITH CHARACTER REFERENCES

Name and Address of NEIGHBOR, Occupation, and Date of Interview	
1. Are you a relative of the applicant	
2. How long has the applicant lived in the community?	
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	
4. How would you assess the character of the applicant?	
5. Do you know if he/she has vices?	
6. Is he/she known to borrow loans?	
7. Is he/she known to be a reliable/unreliable borrower?	
8. Would you willing to guarantee for his/her loan?	
9. Would you be willing to lend him/her money out of your own pocket?	

RESULT OF INTERVIEW WITH CHARACTER REFERENCES

Name and Address of NEIGHBOR, Occupation, and Date of Interview	
1. Are you a relative of the applicant	
2. How long has the applicant lived in the community?	
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	
4. How would you assess the character of the applicant?	
5. Do you know if he/she has vices?	
6. Is he/she known to borrow loans?	
7. Is he/she known to be a reliable/unreliable borrower?	
8. Would you willing to guarantee for his/her loan?	
9. Would you be willing to lend him/her money out of your own pocket?	

ACCOUNT OFFICER'S OTHER OBSERVATIONS, CONCLUSIONS AND RECOMENDATIONS

I hereby certify that all the information stated in the Credit Analysis Report are true and correct and that I shall be held responsible for any misrepresentation.

(Date) _____
(Account Officer)



Bangko Credito Sample Credit Analysis Report – Answer Sheet Handout 5

PERSONAL DATA

Name of Applicant:	<u>CHRISTINA MARIA GOMEZ</u>		Age:	<u>37</u>
Residence Address:	<u>104 Gonzaga Street, San Jose, Panay</u>		Length of stay:	<u>12 years</u>
Educational Attainment:	<u>2nd year college, Midwifery Degree</u>	Birthplace:	<u>San Jose, Panay</u>	
Name of Spouse:	<u>JOSE PENA</u>		Age:	<u>38</u>
Occupation of Spouse:	<u>Mechanic (Gomez Car Repair), regular</u>			
Educational Attainment:	<u>Vocational school graduate</u>	Birthplace:	<u>Iloilo City</u>	
Number of Dependents:				
Name	Age	School	Grade/Year	Remarks
<u>Maria Anne</u>	<u>10</u>	<u>San Jose Elementary School</u>	<u>5</u>	<u>Applicant's mother cares for</u>
<u>Pedro</u>	<u>8</u>	<u>San Jose Elementary School</u>	<u>3</u>	<u>Children after school</u>

COURT CASES

Court/Location	Case No.	Plaintiff	Date Filed	Remarks
<u>Barangay records</u>	<u>NONE</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<u>Municipal court</u>	<u>NONE</u>			

CREDIT HISTORY AND REFERENCES

Source of Loan	Loan Amount	Date Granted	Date Due	Amount & Frequency Of Installments	Status of Loan
<u>Bombay</u>	<u>10,000</u>	<u>8/10/05</u>	<u>11/21/05</u>	<u>P100 daily</u>	<u>Fully paid</u>

SAVINGS HISTORY

Name/Address of Institution	Amount
<u>1. San Jose Credit Cooperative (share capital)</u>	<u>1,500</u>
<u>2.</u>	
Total Savings	<u>1,500</u>

PROOF OF PAYMENT:

Bills	Documents Supplied	Comments (on time, delinquent payment, etc.)
Water	<u>August, September, October 05 ORs (# 3389979, # 3378821, #3395468)</u>	<u>On-time</u>
Electricity	<u>August, September, October 05 ORs (# 2456788, #2498027, # 2502267)</u>	<u>On-time</u>
Telephone	<u>Global mobile phone bill paid</u>	<u>On-time</u>
Installment Plan		
Mortgage/Rental payments	<u>Receipt from Tax authorities</u>	<u>On-time</u>
Loan payments	<u>records of loan payments (Bombay)</u>	<u>On-time</u>
Others		

REAL PROPERTIES OWNED:

Description	Reg. No.	Area	Location	Improvements	Current Value	Remarks
<u>House</u>		<u>1,250 ft</u>	<u>104 Gonzaga St</u>	<u>Renovated Clinic Room</u>	<u>P200,000</u>	<u>Tax docs only</u>
			<u>San Jose, Panay</u>	<u>TOTAL</u>	<u>P200,000</u>	

PERSONAL PROPERTIES (Household appliances, transportation equipment, farm equipment, etc.)

Description Date Acquired Acquisition Cost Current Value Outstanding Balance

Description	Date Acquired	Acquisition Cost	Current Value	Outstanding Balance
TV	Dec-02	15,000	5,000	0
Refrigerator	Mar-01	15,000	7,000	0
CD player (mini-component)	Dec-03	10,800	7,500	0
Tricycle	Nov-99	65000	32500	
		TOTAL	52000	

MAIN BUSINESS ACTIVITY

Type of Business : Midwife Clinic No. of years in the business: 3 yrs.
 Location of Business: Home-based
 Type of shop or stall: None/Temporary structure At home/permanent structure In or near the public market, permanent
 (check) X _____ X
 Business space: Owned: X Rented: _____ If rented, have lease contract? (Y/N) _____
 Type of Goods Produced/Merchandise/Services Provided: Deliveries of babies, mother and child health services, family planning

INVENTORY OF BUSINESS ASSETS & MERCHANDISE INVENTORY

Type/Description Quantity Unit Price Total Value

Business Assets / Supplies

Birthing bed (a.k.a. steer-up table)	1	25,000	8,000
oxygen tank	1	13500	13,500
shelf	1	10800	10,800
Examination Table	1	4320	4,320
Medical Tools	15	1080	16,200
Stethoscope	1	3500	3,500
Baby scale	1	2700	2,700
Thermometers	2	400	800
bandages	8	110	880
sterile gloves	50	15	750
sterile needles	25	165	4,125
desk	1	2700	2,700
chairs	2	1620	3,240
		<i>Sub-Total</i>	71,515

Stock for Resale

Prenatal vitamins	15	210	3,150
Baby & child vitamins	20	180	3,600
pain medicine	12	150	1,800
earrings	20	200	4,000
baby medicine for teething	6	70	420
pregnancy tests	10	205	2,050
injectible contraceptives	15	150	2,250
pill cycles	14	180	2,520
condoms	50	5	250
baby vaccines	25	250	6,250
		<i>Sub-Total</i>	26,290
		<i>Total</i>	97,805

BALANCE SHEET

ASSETS		LIABILITIES AND NETWORK	
Cash on hand	500	Loan Payables	0
Bank Deposits (<i>Credit coop</i>)	1,500	Other payables	1,250
Accts. Receivable	2,500		0
Real Properties	200,000	TOTAL LIABILITIES	1,250
Personal Assets	52,000	TOTAL NET WORTH	350,355
Business Assets	95,105		
TOTAL ASSETS	351,605	TOTAL LIABILITIES & NET WORTH	351,605

SALES:

Frequency of sales/income from business (daily, weekly or monthly): Daily
 Gross sales (~~daily/weekly~~/monthly) High P55,000 Low P25,000 Normal P40,000
 % of credit sales to total sales: 5-10% (gives partial credit) On deliveries if family can't pay it all at once/)

BUSINESS TRENDS:

Peak Months : August – Oct. Slow Months: April-May Regular Months: Rest of year

WORKING CAPITAL:

How often do you buy stocks/raw materials? Monthly or as-needed
 How much do you normally spend each time? P15,000 - 18,000 per month
 Where do you usually get your stocks? Pharmaceutical distributor, retail pharmacy in town
 Do you get your stocks on cash, credit or consignment basis? Cash

CASH FLOW ANALYSIS (See attached sheet)

RESULTS OF INTERVIEW WITH CREDITORS/SUPPLIERS

FOR SUPPLIER/CREDITOR ONLY	Supplier/Creditor 1 <i>JOSIE PATINA, Wyeth Pharmaceuticals</i>	Supplier/Creditor 2 <i>REYMUNDO CARLOTTA, Mercury Drugs, pharmacist and store manager</i>
1. How long have you known the applicant?	<i>10 years</i>	<i>Over 2 years</i>
2. Are you a relative of the applicant?	<i>No</i>	<i>No</i>
3. How long have the applicant been purchasing/borrowing from you?	<i>3 years</i>	<i>More than 2 years</i>
4. Based on your experience, is he/she reliable/unreliable borrower?	<i>Yes</i>	<i>Yes</i>
5. Did you have Any problem collecting from the applicant? If yes, why?	<i>No, she always pays in cash</i>	<i>No, she pays in cash</i>
Date of Interview	<i>11/25/05</i>	<i>11/25/05</i>

RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address of Barangay Official (indicate position) and Date of Interview	<i>PAULA MARIA SANTOS, Barangay Secretary, Bgy. Poblacion 3, San Jose 11/30/05</i>
1. Are you a relative of the applicant	No
2. How long has the applicant lived in the community?	More than 10 years
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	<i>None that I know of.</i>
4. How would you assess the character of the applicant?	<i>Both she & her husband are known to be hard-working, religious, and get along well with others</i>
5. Do you know if he/she has vices?	None that I know of.
6. Is he/she known to borrow loans?	No.
7. Is he/she known to be a reliable/unreliable borrower?	<i>It would seem so, since she is known to be a good and reliable person in the community.</i>

RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address of CO-MAKER, Occupation, and Date of Interview	<i>CATARINA MEDINA, nurse, government hospital of San Jose, 11/28/05</i>
1. Are you a relative of the applicant	<i>No, we have been friends since childhood</i>
2. How long has the applicant lived in the community?	About 12 years
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	No
4. How would you assess the character of the applicant?	She's an honest, sincere person
5. Do you know if he/she has vices?	None
6. Is he/she known to borrow loans?	Occasionally, for her business
7. Is he/she known to be a reliable/unreliable borrower?	Reliable. She always pays back her debts on time
8. Would you willing to guarantee for his/her loan?	Yes
9. Would you be willing to lend him/her money out of your own pocket?	Yes

RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address OF CO-MAKER, Occupation, and Date of Interview	<i>NORINA TOLEDO, Head, Panay Chapter of Midwife Association 11/30/05</i>
1. Are you a relative of the applicant	No.
2. How long has the applicant lived in the community?	<i>More than 10 years, I think.</i>
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	No
4. How would you assess the character of the applicant?	<i>She's a reliable, good person and a respected midwife.</i>
5. Do you know if he/she has vices?	None
6. Is he/she known to borrow loans?	<i>Yes, for her business</i>
7. Is he/she known to be a reliable/unreliable borrower?	<i>She is known to be reliable and trustworthy – a good borrower.</i>
8. Would you willing to guarantee for his/her loan?	Yes
9. Would you be willing to lend him/her money out of your own pocket?	Yes

RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address of NEIGHBOR, Occupation, and Date of Interview	<i>JOSEPH CASTANZA, Sari-sari shop owner 11/29/05</i>
1. Are you a relative of the applicant	<i>No</i>
2. How long has the applicant lived in the community?	<i>More than 10 years</i>
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	<i>None</i>
4. How would you assess the character of the applicant?	<i>She's friendly and good natured (mabait)</i>
5. Do you know if he/she has vices?	<i>None</i>
6. Is he/she known to borrow loans?	<i>Yes. She borrows from a Bombay.</i>
7. Is he/she known to be a reliable/unreliable borrower?	<i>Yes</i>
8. Would you willing to guarantee for his/her loan?	<i>Yes</i>
9. Would you be willing to lend him/her money out of your own pocket?	<i>Yes</i>
RESULT OF INTERVIEW WITH CHARACTER REFERENCES	
Name and Address of NEIGHBOR, Occupation, and Date of Interview	<i>ERLINDA CORRABA, housewife 11/30/05</i>
1. Are you a relative of the applicant	<i>No</i>
2. How long has the applicant lived in the community?	<i>Matagal na. More than 10 years already.</i>
3. Has the applicant been involved in a legal case or dispute? If yes, what is it?	<i>No</i>
4. How would you assess the character of the applicant?	<i>Mabait. Masipag. She delivered my second baby for me.</i>
5. Do you know if he/she has vices?	<i>None</i>
6. Is he/she known to borrow loans?	<i>Sometimes. From a Bombay.</i>
7. Is he/she known to be a reliable/unreliable borrower?	<i>Yes</i>
8. Would you willing to guarantee for his/her loan?	<i>Yes</i>
9. Would you be willing to lend him/her money out of your own pocket?	<i>Yes</i>
ACCOUNT OFFICER'S OTHER OBSERVATIONS, CONCLUSIONS AND RECOMENDATIONS	
<p>Mrs. Gomez keeps a record of her loan payments in a notebook. This record shows that Mrs. Gomez indeed pays her daily installment payments regularly, and had fully repaid her last loan with the Bombay.</p> <p>Mr. Gomez is fully aware of her wife's loan application at the bank, and is fully supportive of her wife's plan to borrow form the bank. He claimed that they need additional capital for expanding their products offered and replacing old equipment. They prefer to borrow from the bank because of its much lower interest. The undersigned observed that at the time his visit, the midwife clinic had many clients. Clients claimed that Ms. Gomez has a friendly manner, keeps her clinic clean and well-stocked, and provides gentle, good services to them and their babies.</p> <p>Based on the information presented in this report, the undersigned believes that Mrs. Gomez possesses a good moral character, a good credit record, a vibrant business, and is, therefore, eligible to borrow under the bank's microfinance program.</p> <p>Based on an analysis of the applicant's cash flow, the undersigned respectfully recommends the approval of a P40,000 loan to Mrs. Gomez, payable within three months, in weekly installments.</p> <p>I hereby certify that all the information stated in the Credit Investigation Report are true and correct and that I shall be held responsible for any misrepresentation.</p>	
<u>December 1, 2007</u> (Date)	<u>TERESA TENNARIO</u> (Account Officer)