

# Appendix A: Commonwealth Youth Credit Initiative Beneficiary Application Form

## 1. BIOGRAPHICAL DATA

Name(s) .....  
(Surname) (Forename)

Date of birth..... Present age .....

Marital Status (Single/Married/Divorced) .....

Nationality .....

Permanent Residence (House/Plot Number, Street, Village or Town, District, Postcode if applicable))

.....  
.....  
.....  
.....

Date of Assessment .....

### 1.1 Guardian/parent

Name .....

Address .....  
.....  
.....

Telephone number ..... Fax.....

E-Mail (if applicable) .....

Relationship to applicant: ..... Nationality .....

Guardian/parent's occupational status: (tick where appropriate)

- (a) Employed full-time (b) Employed part-time  
(c) Self-employed (d) Unemployed

Occupation .....

## 2. EDUCATION AND TRAINING

Educational Attendance .....

Year Completed/Stopped School/College/University .....

Reason for Discontinuing Education .....

Business/Life Skill Training Received:

(a) business management (Yes/No) .....

(b) book/record keeping (Yes/No) .....

(c) financial planning (Yes/No) .....

(d) pricing and product costing (Yes/No) .....

(e) marketing and advertising (Yes/No) .....

(f) salesmanship/sales (Yes/No) .....

(g) stock control (Yes/No) .....

(h) Other skills acquired/trained in (please list)

.....

.....

## 3. BUSINESS SKILLS AND EXPERIENCE

Do you have any business experience? Yes/No .....

If so, please describe

.....

.....

.....

Are you currently involved in a business (Yes/No) .....

If so, please describe .....

Type of Business:

(a) Manufacturing ..... (b) Trading/Merchandising .....

(c) Services ..... (d) Exporting .....

(e) Others (state) .....

How long have you been in business? (state period e.g. months, years) .....

What does your business involve? (describe in detail) .....  
.....

Source of equipment/raw materials/technology:

- (a) local ..... (b) imported .....
- (c) other sources (state) .....

Market for your products/merchandise

Local ..... foreign/export .....

**4. REASONS FOR APPLYING**

Is your goal to:

- (a) start a new business? ..... (b) expand or upgrade an existing business? .....
- (Tick where appropriate)

Describe the business you wish to start or upgrade (if upgrading, you may refer to Section 3 above):

Type of Business:

- (a) Manufacturing ..... (b) Trading/Merchandising .....
- (c) Services ..... (d) Exporting .....
- (e) Others (state) .....

What does the business involve? (describe in detail) .....  
.....

Source of equipment/raw materials/technology:

- (a) local ..... (b) imported .....
- (c) other sources (state) .....

Market for your products/merchandise

Local ..... foreign/export .....

How would the CYCI assist you in the goal stated above?

.....  
.....  
.....

What training would you require?

.....  
.....

How would you use a CYCI loan?

.....  
.....  
.....

What size of loan would you require (amount in national currency)? .....

Does your guardian/parent(s) support your project? (yes/no) .....

Why can't your guardian/parent provide capital for your project? .....

.....

Would you be able to repay the loan in:

(Tick where appropriate)

(a) three months ..... (b) six months .....

(c) nine months ..... (d) one year .....

(e) more than one year (state length of time needed) .....

Have you been a recipient/beneficiary of any loan scheme before? (Yes/No) .....

If so, state organisation (if possible, please attach documentary proof) .....

.....

Have you ever defaulted on a loan repayment before? (Yes/No) .....

If so, please state reasons for defaulting .....

.....

Are you willing to conform to the CYCI terms of loan repayment? (Yes/No) .....

**5. DECLARATION AND SIGNATURE:**

I declare that the information provided on this form is true and correct to the best of my knowledge:

Signature..... Date.....

# **Appendix B: Visual Presentations for Promotion of CYCI**

These are some sample visual presentations which can be adapted for use as overheads, slides, flip-charts or promotional flyers.

## **What is CYCI?**

The Commonwealth Youth Credit Initiative (CYCI) is a programme which provides low-cost, easily accessible credit and enterprise training, development and business counselling to young entrepreneurs.

## **Who is CYCI for?**

The CYCI is for young people who have a good business idea and who are going into business for the first time, or who need help in expanding or upgrading their business.

## **Who implements CYCI?**

The CYCI is implemented by an implementing agency working in collaboration with the lead agency and with young people themselves.

## **How does CYCI work?**

- Young people send in application forms
- Beneficiaries are selected and training begins
- Beneficiaries form credit groups in order to receive loans.
- Loans and repayments are managed by the groups themselves
- Group members receive ongoing business support and counselling
- Groups report back to implementing agency
- If all repayments are made on time, group members can access bigger loans

## **Key features of CYCI**

- NGO style of delivery – the loan fund is managed, loans are distributed and training is provided by an NGO with experience in micro-credit and/ enterprise development.
- credit accompanied by entrepreneurial development, business and management training and credit
- group lending and use of group savings as collective collateral against loans
- democratic participation by beneficiaries
- peer support and use of peer group pressure to ensure prompt repayment
- support services, marketing assistance and information
- clear, accountable and transparent mechanisms for monitoring and evaluation